

HELPING SMALL BUSINESS RESPOND TO CONSUMERS' NEEDS

A Case History Manual for
State and Local Consumer Protection Agencies

U.S. DEPARTMENT OF COMMERCE
Office of Consumer Affairs

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National Association of
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Here you have case studies describing how four local and State consumer protection agencies produced successful small business workshops. The purpose: to help their business communities improve relations with consumers. The four agencies are members of the National Association of Consumer Agency Administrators (NACAA).

For the WHYs and HOWs behind this volume, I refer you to the Introduction on the following page. This Preface is straightforward appreciation.

Appreciation, essentially, for the many lessons to be culled from this casebook--

- o how to use local resources
- o how to develop strategy and tactics
- o how to tailor a workshop to the needs of a particular audience
- o what kind of advance planning you must do
- o what you should not do

That final contribution is a most admirable aspect of this valuable casebook. You will want to pay special notice to the studies' frank appraisals of occasional errors in workshop planning. While we all enjoy pointing-with-pride, no one considers it a pleasure to take responsibility--in print, especially--for errors in judgment, breakdowns in communication, failures in timing. The four consumer agencies' willingness to do this is a measure of NACAA's commitment to this project.

The Commerce Department has published this book in the hope that it will generate other small business workshops, to the benefit of both business and consumers. The many excellent concepts and strategies discussed here can be copied and adapted by government agencies, business organizations, and citizen groups throughout the country.

To NACAA's credit, these frank and revealing studies will enable others to profit by the few negatives as well as the many positives experienced by the consumer agencies in Detroit, Bucks County (Pennsylvania), New Jersey, and Montgomery County (Maryland).

Lee L. Gray
Director of Consumer Affairs

INTRODUCTION

The 1980s have ushered in a new era in business/consumer relations, and along with it a new spirit of cooperation between those in the marketplace.

Perhaps nowhere is this cooperation more apparent than in the changing relationship between small businesses and State and local consumer protection agencies. Products of the 1970s, these agencies are charged with enforcing consumer protection laws, mediating disputes between consumers and business, and educating the consuming public to its rights and responsibilities. Historically, these functions have resulted in confrontation and hostility between government agencies and the world of business. However, both sides have now come to the realization that much of this activity has been self-defeating--and both are striving to find a common ground on which to meet and work to remedy abuses and prevent problems in the marketplace.

Small business owners traditionally have not been able to afford specialized personnel to deal with consumer complaints and problems. As a result, many of these problems often fester, becoming exaggerated, overly complex, and emotional. In addition, inadequate knowledge of the law has caused many a small business owner to mishandle consumer complaints, many times running afoul of the local consumer protection agency.

BACKGROUND

In 1980, the Office of Consumer Affairs of the U.S. Department of Commerce, aware of these small business difficulties, contracted with the National Association of Consumer Agency Administrators (NACAA) to publish a series of Consumer Affairs Guides for Business. This series updated and revised a series of reports on consumer issues for corporate level managers, published in 1971-74 by the National Business Council for Consumer Affairs, an advisory committee to the Department.

NACAA proved to be an excellent vehicle for performing the job of updating the Guides with everything-you-need-to-know-about-consumer-affairs information. Formed in 1976, NACAA is an educational organization composed of the executive directors of State, county, and municipal consumer protection agencies around the country. Its goal is to enhance the delivery of consumer services to the public through exchange of information, training and sponsorship of conferences, and development of technical resource aids for use by consumer agencies.

Written by teams of members from NACAA and the Society of Consumer Affairs Professionals in Business (SOCAP), an international professional organization of individuals with consumer affairs responsibilities in their respective companies, the five Guides deal with advertising, warranties, credit, complaint-handling, and product safety. They were published in 1981 and are for sale to the public through the Government Printing Office.

For many consumer agencies, these Guides can provide an invaluable tool for dealing with local small merchants in a non-adversarial environment. Utilizing the Guides in workshops, conferences, and seminars, consumer agencies can assist small business to improve their consumer affairs capability. For many of these firms, such educational forums can be their most positive and beneficial experience in dealing with a government agency. And for both consumer office and small business, these meetings can be effective and powerful mechanisms for promoting long-term cooperation and communication.

PURPOSE

This manual is aimed at helping State and local consumer agencies sponsor workshops for small businesses using the Consumer Affairs Guides for Business. It contains the case histories of model workshops put on by four NACAA members during the past year. The four members--Detroit, MI; Bucks County, PA; Montgomery County, MD; and the State of New Jersey--represent the diversity of NACAA membership: two counties (one large, one small), a State, and a major city. In addition, these workshops were aimed at different segments of the small business community - in one case, minority business owners; in another, auto repair shops; in a third, Chamber of Commerce members; and in the last, retailers, large and small, from many sections of New Jersey.

Each case study contains sample press releases, evaluation forms, flyers, agendas, and letters of invitation developed by the agencies in carrying out the workshops which should help other offices that sponsor similar sessions.

CONCLUSION

What began as a hopeful experiment on the part of each agency produced lasting and encouraging results. Relationships with local businesses were begun, solidified, expanded. The offices learned much about the small businesses with whom they deal and gained valuable insights as a result. The follow-up sessions planned or held have shown that agencies can and do respond to the needs of their local business community. And lastly, helping to prevent problems and correct abuses before they occur goes a long way towards fulfilling the goal of consumer agencies to bring equity to the marketplace.

DETROIT, MICHIGAN

SERVING THE MINORITY BUSINESS COMMUNITY

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Jurisdiction: City of Detroit, population - 1,210,000

Budget: FY 1982 - 83: \$1,008,496; Consumer Affairs Division: \$142,381

Staff: Total - 28

Investigators - 2 Support Staff - 2

Weights and Measures - 4

Administrative - 5

General Business License - 15

Areas of Responsibility:

Grants all business licenses

Enforces all laws and ordinances prohibiting dishonest practices
in the advertising, offering for sale, and sale of goods and
services

Investigates complaints

Established: July 1974

on small businesses selling big ticket items. In order to make any sales, he predicted, such businesses would be forced to carry their own credit accounts, a reversal of a 20-year trend toward the universal bank credit card. This raised the somewhat frightening prospect of an entire business sector entering a field in which complex Federal rules and regulations had been established--no place for the untutored or unsophisticated.

The Detroit Department of Consumer Affairs, with its long history of dealings with local businesses, and its expertise in the area of business-consumer credit problems, felt that it would be the logical vehicle for informing and training Detroit's small business owners in the area of credit. Since the city's population is 63 percent black with a sizable Spanish-speaking minority, the Department also felt that training should be aimed at Detroit's increasing number of minority small retail business owners--the businesses that more and more would have to extend their own credit if they wanted to stay in business. The challenge to the Department was that while it had had extensive experience dealing with small businesses, it had never dealt with minority businesses specifically and would have to meet, and make, new allies in this area.

Background

The Detroit Department of Consumer Affairs had previously conducted two seminars in cooperation with Consumer H-E-L-P, a non-profit research and development corporation connected with the National Law Center of George Washington University. Professor Donald Rothschild, president of the group, and his staff have developed an educational technique which the Department finds effective in putting on seminars for local citizens. A manual is prepared in which a technical subject, such as homeowner's insurance, is explained in lay terms and in plain English. Step-by-step procedures are outlined, and obscure terms defined; local sources for additional information and assistance are identified. Before the manual is printed, local experts critique it to make sure it meets local requirements. The manual is then prepared in loose-leaf form, so that supplementary material can later be added. It is now a basic reference source which is available to individual citizens through their neighborhood organizations.

The Consumer Affairs Department identifies and selects the audience for each seminar at which the manual is to be introduced. There are two criteria for selection: (1) the invitees are in need of and will benefit from the information; and (2) they are leaders in their field who can become resource people in their immediate community, passing on the information received at the seminar.

The seminars are limited to one day. The purpose is not to teach a crash course in everything one ought to know about the subject, but to teach those attending how to use the resource material most effectively, and how to relay the information to others in need of it.

The Department decided to use Consumer H-E-L-P's technique in a seminar on credit for minority small retail business. Consumer H-E-L-P, under contract to the Office of Consumer Affairs of the U.S. Department of Commerce, began preparation of the manual, and the Detroit Department of Consumer Affairs accepted the task of organizing the seminar. (The agenda is included on page 13.)

Planning

Having sponsored similar seminars in the past, the Department was acutely aware of the need to begin the actual preparations well in advance. (A planning timetable is included on page 14.)

Prior to setting time, place, and date, however, the Department started meeting informally with people at the local, State, and Federal levels to elicit support, program ideas, and in-kind assistance. Through these preliminary talks a Steering Committee was formed to do the actual planning and assigning distribution of the work.

Four months before the seminar, the Department approached the Wayne County Community College (WCCC) for co-sponsorship. The College has a broad base in the county, attracts a large black student body, and has a curriculum heavily slanted to business education. Support from WCCC would offset any apprehension some business people might feel about working with the Consumer Affairs Department, which they sometimes regard as an adversary. Dr. Richard Simmons, President of the college, readily agreed to support the effort, and assigned an aide to work with the Steering Committee. Others on the committee were: the Consumer Affairs Executive Director, Esther Shapiro, and its Director of Research; representatives of the Minority Business Development Agency in the U.S. Department of Commerce; the Michigan Department of Commerce's Minority Business Enterprise Division; the U.S. Small Business Administration; the Thursday Luncheon Group, a large old-line organization of black business owners; the Greater Detroit Chamber of Commerce; and the Booker T. Washington Business Association, another group of black businesses. The nine-member Steering Committee proved small enough to manage, yet large enough to get a good representation of community-based groups which could provide the workers needed to carry out administrative details.

The Department also began a series of meetings with Carol Raymond, Detroit District Officer of the Minority Business Development Agency of the U.S. Department of Commerce. Her participation opened many doors. Her agency sponsors a regular breakfast meeting for minority business owners; the Department's Executive Director was introduced at one breakfast and given an opportunity to announce the projected seminar and ask for suggestions and help.

time, place, and personnel that one had to be planned to suit business owners' schedules; the program had to be flexible enough to allow them to attend for a full or half-day, as each person preferred.

The choice for location was the Wayne County Community College. The college's facilities were excellent: a new, centrally located downtown building with its own parking structure and a Culinary Arts Department which could fix a good, low-cost lunch.

The date and time were set a full three months before the actual event. A number of factors were taken into consideration when making the decision: (1) when the meeting place was available (in this case, between semesters and after registration); (2) avoiding conflicts with regular meetings of other clubs and organizations; and (3) amount of planning time needed to put on such a conference. After much discussion, Tuesday, March 23, 1982 became the agreed-upon date for the seminar.

The meeting was scheduled for 9:00 a.m. to 3:30 p.m., with registration and coffee service commencing at 8:30 a.m. This would allow participants to get back to work late in the day, if necessary.

At the first meeting of the Steering Committee (see agenda, page 16), it was decided to recruit additional community leaders to form collectively a Sponsorship Committee. The purpose of this expanded committee was to ensure broad representation and support of the various constituencies around the city. Ultimately, the Sponsorship Committee consisted of the following organizations:

American Indian Services - assists Indian businesses and population social services;

Bilalian Development Associates - group of black business owners;

Booker T. Washington Business Association - group of minority small business owners;

Detroit Department of Consumer Affairs;

Detroit Minority Business Opportunity Committee - umbrella organization of Federal agencies dealing with the city's minority businesses;

Division of Minority Business Enterprise, Michigan Department of Commerce;

Greater Detroit Chamber of Commerce;

Hispanic Business Associates - group aimed at assisting businesses owned by Hispanics;

businesses;

Minority Business Development Agency, U.S. Department of Commerce;

Michigan Chronicle - local daily black-owned newspaper

New Detroit, Inc. - 13-year old organization formed after civil protests; promotes racial understanding, minority business ownership;

North American Indian Associates - organization dealing with Indian programs and business development;

Thursday Luncheon Group - informal organization of minority businesses which meets for weekly luncheons;

U.S. Department of Commerce Office of Consumer Affairs;

U.S. Small Business Administration.

The list represents a mix of business clubs, urban coalitions, and Federal, State, and local agencies geared to assisting small business. Their familiarity with the small business community and the special needs of minority business provided the needed expertise to ensure that the seminar would be meaningful to the participants.

Program Planning

At the second meeting of the Steering Committee, three months before the seminar, the program was firmed up and time and date definitely set.

A full day's program was planned. A half-day program would have had the advantage of allowing a business person to attend without missing a full day's work; but the idea was discarded because such a program would not allow enough time to cover the subjects adequately. However, by holding concurrent workshops which were repeated in the afternoon, the agenda was designed to accommodate those who could attend all day, as well as those who could devote only part of the day to the meeting. Extending the conference to a second day was considered and discarded; such a program would have been too unwieldy and time-consuming for the participants.

It was at this time that the Committee decided that, in addition to credit, a session on complaint-handling and advertising law would be useful. Since Michigan has unique laws on item pricing, advertising, and deceptive practices which must be understood by all businesses, the Committee agreed this seminar would offer a good opportunity to assist small firms in understanding and applying these laws. It was also

leaders, and panelists from their extensive network of contacts. Final decisions on trainers and panel leaders were made jointly by the committee and Consumer H-E-L-P.

The film, "Taking Charge," was suggested to the Steering Committee by the representative from the U.S. Small Business Administration; that agency provided the film at no charge. It was previewed by the Committee and found appropriate for the program.

Outreach

The decision to offer the seminar to all minority small business retailers meant that a full-blown publicity campaign had to be planned.

Here the broad-based nature of the Sponsorship Committee proved to be invaluable. Each Steering Committee member and co-sponsor personally announced and promoted the seminar at the various meetings and functions in which they participated. Thus, announcements were made at such diverse gatherings as: the lunches of the Thursday Luncheon Group (which draw about 200); Chamber of Commerce workshops for small business; similar workshops sponsored by the U.S. Small Business Administration; and membership meetings of the Booker T. Washington Business Association.

A full mail campaign was also begun. Three months before the seminar (and a month and one-half before the announcements had to be mailed out), Steering Committee members were instructed to gather mailing lists they thought pertinent. By the end of a month, all mailing lists were assembled, and another two weeks were needed to winnow out duplicates and to type up the mailing labels. On February 8th, a mailing of 2,000 was sent.

In early March, three weeks before the conference, the city's Department of Public Information issued a press release to all media contacts. (See page 17.) The Detroit Free Press ran an announcement of the seminar in its "Calendar of Events" in the business section, and two local radio stations ran public service announcements. Good publicity was also garnered as a result of a lengthy interview with one of the seminar leaders which was aired on a third radio station.

Budget and Funding

Various sources of funding had been obtained by the Department prior to the start of the actual program planning.

were donated by the Wayne County Community College. The Detroit Office of the U.S. Small Business Administration took over the task of designing the meeting announcement (see page 18), and the Greater Detroit Chamber of Commerce donated the printing. In addition, organizations on the Steering Committee provided the people needed to mail out the announcements. Mailing costs were paid by the U.S. Small Business Administration. Such contributions not only reduced the overall cost to the Department, but served to strengthen their commitment to the overall planning and success of the project.

Other expenses such as postage, printing of agendas, and on-site materials (i.e., name tags, signs) were paid for by the Department. The mail invitation included a mail-back registration form, which quoted a \$6.50 fee. Six weeks before the seminar, the Department established a bank checking account for depositing registration fees and paying expenses. This account allowed the Department to bypass the often cumbersome financial bureaucracy of city government while keeping separate and complete records of all financial transactions having to do with the seminar.

The \$6.50 registration fee covered the cost of lunch. This was set low enough to be easily affordable. With capacity limited to 100, it was felt that a token registration fee, paid in advance, would ensure a commitment to attend.

Staffing Requirements

The primary responsibility for planning and carrying out the program was delegated to the Department's Director of Research Jack Chase. He worked closely with the Steering Committee, the Department's Director, Consumer H-E-L-P; and a staff assistant from the consumer office.

The planning activity covered more than a 3-month period of time and much of the activity was scheduled around regular office work. The staff person coordinating the event devoted almost all of his time to the seminar during the 3 to 4 weeks leading up to the conference itself.

Estimated staff time was as follows:

Coordinator	200 hours
Staff Assistant	50 hours
Department Director	30 hours
Miscellaneous staff time	20 hours

ment and the Steering Committee began to wonder whether any retailers would be free to leave their places of business on a weekday to attend an educational seminar. Sights were set low; an attendance of 60 or 70 would have spelled success.

Fortunately, 103 attended the seminar: 46 percent of the attendees reported their business to be service; 30 percent were retailers; 24 percent represented other occupations such as city government.

The material distributed at the seminar was received enthusiastically. Consumer H-E-L-P's manual included basic concepts of credit, complaint-handling, and an explanation of Michigan's consumer protection laws. It also included sample forms and policy statements suitable for use by business, as well as a list of local resources.*

In addition, the Department assembled and distributed a packet of relevant literature which was useful to small business owners. The packet included publications aimed at minority business put out by the U.S. Small Business Administration and the Department of Commerce, as well as literature geared to consumer credit problems published by the Federal Trade Commission and the Federal Deposit Insurance Corporation.

The Consumer Affairs Guides for Business on complaint-handling and advertising were supplied by the Office of Consumer Affairs, U.S. Department of Commerce, and used as the basis of the workshops on these areas. Each seminar participant received copies of the Guides for future reference.

Evaluation

An evaluation form was developed by Consumer H-E-L-P and participants were asked to fill it out as part of the seminar (see page 20). Top marks were given to every facet of the seminar, with no negative criticism at all. The only complaint registered--the day wasn't long enough. There was also unanimous expression of the need for more such meetings.

Conclusion

The Department of Consumer Affairs is currently exploring the possible extension of the seminar format to other segments of the community. Although the representation of women at this seminar was high, the Department may consider sponsoring another meeting aimed solely at women

*A limited supply of the Consumer H-E-L-P manual is available on request from the Office of Consumer Affairs, U.S. Department of Commerce, Room 5725, Washington, D.C. 20230.

small business community with which it has historically had only an adversarial relationship. This new and improved relationship continues today.

AGENDA

8:30 - 9:00 A.M. REGISTRATION

9:00 A.M. Introduction to Program

G.W. Raspberry

Doctor Richard Simmons
President, Wayne County Community College

Professor Donald P. Rothschild
George Washington University
Washington, D.C.

Lee Gray
U. S. Department of Commerce
Office of Consumer Affairs

9:30 A.M. Introduction to Program Materials

Donald P. Rothschild

9:45 A.M. Film "Taking Charge"

10:00 - 11:45 A.M. Workshops

A. Credit

Evelyn Caise
Minority Business Enterprise
Michigan Department of Commerce

B. Complaint Handling and Advertising Law

Edwin Bladen
Michigan Attorney General's Office

Esther K. Shapiro
Detroit Consumer Affairs Department

11:45 - 1:00 Lunch - Multi-purpose Room

1st Floor Classroom Building

1:00 - 2:30 P.M. Repeat of Workshops

2:30 - 3:30 P.M. Plenary Session in Each Workshop

3½ Months

Call all parties together - form Steering Committee

- a. Discuss possible sites and dates
- b. Identify possible sponsors
- c. Discuss and review general outline of program
- d. Divide responsibilities - establish subcommittees if necessary
- e. Determine budget and source of funding

3 Months

Steering Committee meets regularly:

- a. Firm up program content and format. Set time and date
- b. Identify audience to be reached
- c. Assemble mailing lists and other outreach methods
- d. Identify possible trainers, discussion leaders and panelists
- e. Assign task of designing and printing meeting announcement

2 Months

- a. Meeting announcement/registration form printed
- b. Mailing lists assembled
- c. Obtain commitments from panelists and trainers

6 Weeks

- a. Complete mailing and distribution of literature
- b. Establish bank account for receipt of registration fees and payment of expenses
- c. Plan for supplies, signs, literature, etc. Name tags, etc.

3 Weeks

- a. Contact all sponsors - reaffirm commitments

1 Week

- a. Follow up on publicity
- b. Follow up on commitments for registration
- c. Assemble all conference supplies, kits, material

After the Conference

- a. Reproduce attendance list for distribution to participants
- b. Balance accounts, pay bills
- c. Follow up on commitments made during conference
- d. Thank you letters to panelists, discussion leaders and Steering Committee members.

*Detroit, Michigan 48226
(313) 224-3508
Complaints 224-6995*

January 8, 1981

MINORITY BUSINESS TRAINING CONFERENCE

PLANNING COMMITTEE

January 11, 1982

AGENDA

1. Summary of first meeting
2. Detailed planning of training session
 - a. date and place
 - b. registration cost, meals, etc.
 - c. outline of conference day schedule,
3. Publicity; mailing lists; invitations
4. Task assignments, deadlines
5. Adjournment



CITY OF DETROIT Coleman A. Young, Mayor

Dept. of Public Information
Media Contact Only: TERRI DOYLE (224-3433) Release Date: 3/10/82

Owners/managers of minority retail businesses are invited to participate in a one-day seminar from 8:30 a.m. until 3:30 p.m. Tuesday, March 23 at Wayne County Community College, 1001 Fort Street.

The seminar, "Minority Business: New Challenges," is being coordinated locally by the Detroit Consumer Affairs Department and is funded by the U.S. Department of Commerce, Office of Consumer Affairs.

The conference is designed to train owners/managers and potential owners/managers of retail minority businesses in the areas of granting consumer credit, customer complaint handling and advertising law. Business students also are encouraged to attend.

The \$6.50 registration fee includes lunch and program materials, including a manual on credit and complaint handling.

Also, a panel of minority business owners will share their experiences in dealing with consumer credit and complaint handling.

The deadline for registration is March 17. For further information contact Jack Chase, Consumer Affairs Department, at 224-2094.

###

PR-82-42

BY BUSINESS: NEW CHALLENGES

users and potential
in the areas of planning
and advertising how a
community will share their
complaint handling.

Two concurrent seminars are offered in the morning and afternoon.

8:30 A.M. - REGISTRATION

MORNING SEMINARS - 9:00 A.M. - 11:45 A.M.

9:00 A.M.

WELCOME

GRANTING CREDIT

Everlyn Cask, Community Development Consultant, Minority Business
Enterprise.

COMPLAINT HANDLING and ADVERTISING LAW

—Esther Shappo, Director, Federal Department of Consumer Affairs

11:45 A.M. - LUNCH

AFTERNOON SEMINARS - 1:00 P.M. - 3:30 P.M.

COMPLAINT HANDLING and ADVERTISING LAW

—Esther Shappo, Assistant Attorney General, State of Michigan
—Everlyn Cask, Community Development Consultant, Minority
Business Enterprise.

GRANTING CREDIT

—Esther Shappo, Director, Federal Department of Consumer Affairs

Business Enterprise.

—Everlyn Cask, Community Development Consultant, Minority
Business Enterprise.

REGISTRATION

Enclosed is my check for \$5.50 made payable to **MINORITY BUSINESS SEMINAR**. I plan to attend the training conference March 23, 1982 at Wayne County Community College.

Name: _____

Address: _____

City, State, Zip: _____

Phone: _____

Business Name: _____

I plan to attend the following seminars. (Please check appropriate boxes)

Morning Seminars: Granting Credit Complaint Handling and Advertising Law

Afternoon Seminars: Complaint Handling Granting Credit
and Advertising Law

MINORITY BUSINESS: NEW CHALLENGES

A Training Conference on Granting Credit,
Complaint Handling, and
Advertising Law.

Tuesday, March 23, 1982



U.S. SMALL BUSINESS ADMINISTRATION
POSTAGE AND FEES PAID

U.S. SMALL BUSINESS ADMINISTRATION
DEPT. OF MONTANA AGENT

MINORITY BUSINESS: NEW CHALLENGES

A Training Conference on Granting Credit, Complaint Handling, and Advertising Law
Tuesday, March 23, 1982, Wayne County Community College (downtown campus)

Sponsored by

Office of Consumer Affairs - U.S. Department
of Commerce
Consumer Affairs Department - City of Detroit
Wayne County Community College
American Indian Services
Bilateral Development Associates
Booker T. Washington Business Association
Detroit Minority Business Opportunity Committee
Div. of Minority Business Enterprise
Office of Economic Development,
Michigan Department of Commerce

Hispanic Business Associates

Inner City Business Improvement Forum
Michigan Chamber of Commerce
Michigan Christie
New Detroit, Inc.
North American Indian Associates
Thursday Luncheon Group
U.S. Department of Commerce - Minority Business
Development Agency
U.S. Minority Business Opportunity Committee
U.S. Small Business Administration

1. To what extent were the program objectives met?
(Check an appropriate box and make suggestions if desired.)

Excellent Good Fair Poor

2. How would you rate the quality of the instruction?

Excellent Good Fair Poor

3. How would you rate the format of the written materials in terms of the program objectives?

Excellent Good Fair Poor

4. How comprehensive are the written materials?

Very Fairly Not

5. Do you feel that the information presented was:

Too technical Too elementary Appropriate

6. Was the program...

Too long Too short Appropriate

7. Do you feel that this program was beneficial to you, as the owner and operator of a small business?
How, specifically, do you think this information can help you?

8. What portion of the program, if any, should be modified? (Explain)

9. What type of business do you have?

Retail Service Other

If you attended the seminar on Complaint Handling and Advertising Law, please answer questions 20 -- 26.

Granting Credit

10. How adequately were the topics covered?

Excellently Well Fairly Poorly

11. Do you feel that certain topics should have been discussed in greater detail?

Third Party Payment Mechanisms
 Private Credit Mechanisms
 Credit Bureaus
 Check Cashing
 Federal Consumer Credit Protection Laws
 State Consumer Credit Protection Laws

12. Did you find the exhibits helpful? Yes No

13. Do you feel additional exhibits should have been provided? (Explain)

14. Were the problem situations reflective of problems you have encountered or are aware of? Yes No

If yes, which one(s)? 1 2 3 4 5 6 7 (please circle)

15. Do you currently accept "third party" credit cards?

Yes No

16. Do you currently offer any forms of private credit?

Installment Plans
 Open End Charge Accounts
 Revolving Charge Accounts
 Jayaway Plans
 None

17. Do you currently accept customers' checks? Yes No

19. Please feel free to offer any comments and/or suggestions not communicated elsewhere.

Complaint Handling and Advertising Law

20. How adequately were the topics covered?

Excellently Well Fairly Poorly

21. Do you feel that certain topics should have been discussed in greater detail?

Methods of Handling Customer Complaints
 Specific Types of Complaints (Explain)
 Federal Consumer Protection Laws
 State Consumer Protection Laws

22. Were the problem situations reflective of problems you have encountered or are aware of? Yes No

If yes, which one(s)? 1 2 3 4 5 6 7 (please circle)

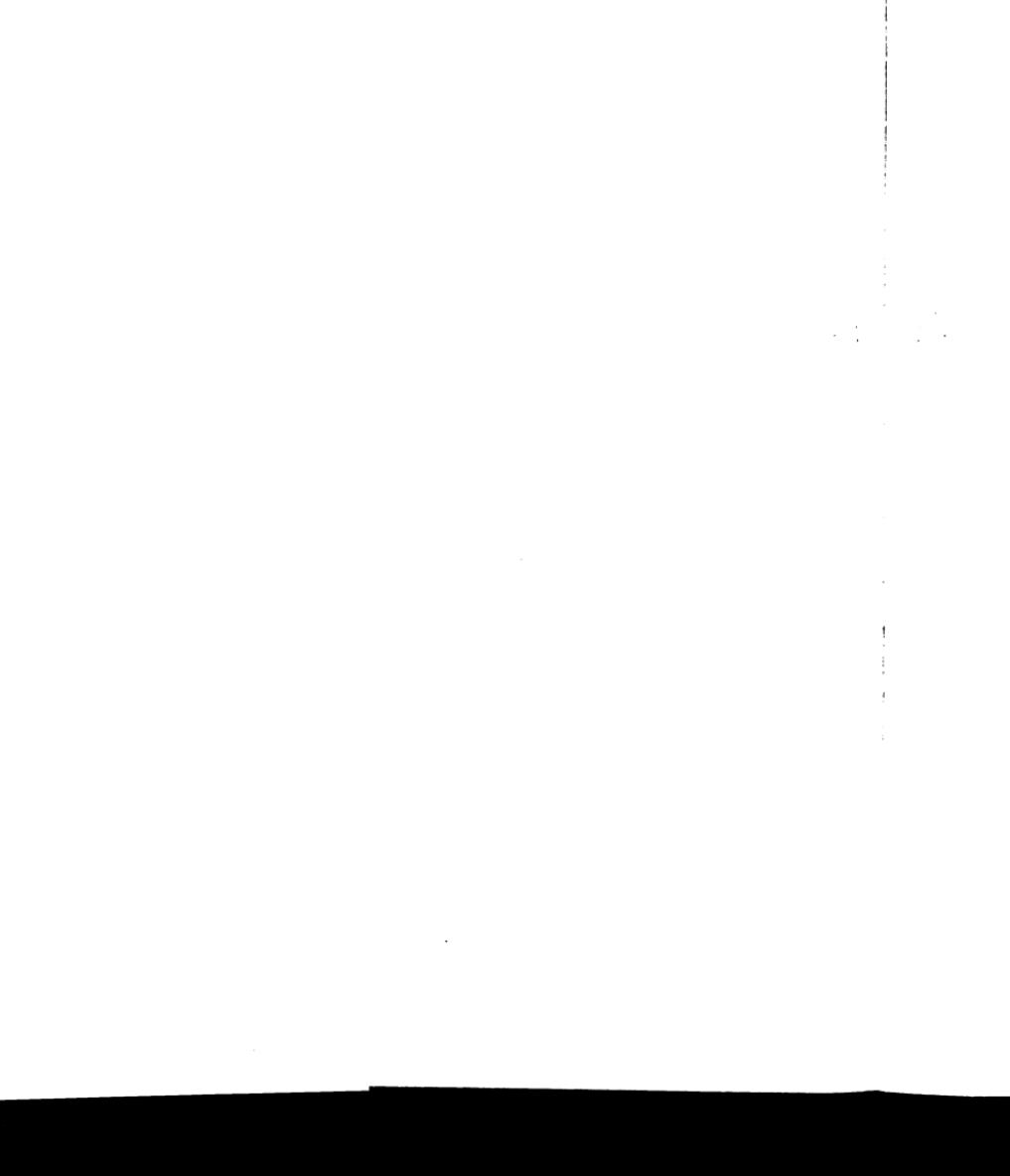
23. Do you currently have an established procedure for handling customer complaints? Yes No

24. Do you currently follow any of the ten steps for managing complaints that were outlined in Section 3? Yes No

25. Were you familiar with consumer protection laws prior to this conference? Yes No

26. Please feel free to offer any comments and/or suggestions not communicated elsewhere.

DIFFERENT FORMATS FOR DIFFERENT BUSINESS NEEDS



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Executive Director: Peggy H. Adams

Jurisdiction: Bucks County, PA; population - 485,000

Budget: FY 1982 - \$179,000

Staff: Total positions - 13

Investigators - 3

Weights and Measures - 5

Administrative and clerical - 4

General Counsel - 1

Areas of Responsibility:

Landlord/Tenant

Mobile homes

Auto repair and sales

Mail order

Weights and measures

Established: 1972

miles wide and contains 625 square miles. It has a population of 485,000 and is divided into three distinct areas: Lower, Middle, and Upper Bucks.

Lower Bucks, which is a suburb of Philadelphia, contains the majority of business located in the county. Most are members of the thriving Lower Bucks Chamber of Commerce (membership: 1,200) which is active through committee work on various projects. In addition there are two smaller Chambers of Commerce plus numerous business organizations. All meet either monthly or quarterly and generally deal with local business problems.

Middle Bucks is a more sophisticated area and has more small businesses, a large number of professionals, and a cosmopolitan population. Most of its small and medium-sized business owners are well-educated. The Central Bucks Chamber of Commerce has built up a large membership of 1,250 and has a committee structure, which meets monthly or bi-monthly.

The Upper Bucks Chamber of Commerce is now becoming better organized. The Chamber covers a diverse area of 24 townships and boroughs. Although a few large businesses belong to the Chamber, the membership is predominantly composed of very small businesses, local banks, and some attorneys. The area is difficult to reach because of the distance between the small population centers. Membership in this Chamber totals approximately 300.

Background

Because of the diversity of the area, the geographical distances involved, the fact that the county lacks any incorporated area (it has 54 political subdivisions), and an absence of large associations or trade groups other than the Chambers of Commerce, the consumer agency decided against one large conference and instead chose to plan a variety of separate workshops that would be tailored to the needs of major business groups within the community. Between October 1981 and June 1982, 12 such workshops were produced in towns throughout the county and in nearby Philadelphia.

The consumer agency found the Consumer Affairs Guides for Business published by the U.S. Department of Commerce the perfect vehicle to use in reaching out to small firms in the county. The Bucks County Consumer Affairs Director, Peggy Adams, brought a set of the books to each Chamber when proposing that a year of jointly-sponsored workshops for small business owners be held by her office and the local Chambers of Commerce. Inasmuch as the only seminars previously held by the Chambers dealt with

proposed that soon sponsor workshops on the five stages for 100 members.

workshops for chapter members based on the five Consumer Affairs Guides for Business as part of that group's regular monthly luncheon meetings. Chapter membership is broad. Members represent manufacturers, retailers, utilities, insurance companies, financial institutions, hospitals, Better Business Bureaus, and local consumer protection offices.

Planning

The SOCAP Board voted to co-sponsor two separate workshops on four of the guides--credit, advertising, warranties, and product safety. Complaint-handling was omitted because it was felt that most of the 56 SOCAP members dealt with complaints daily and did not require help in this area.

It was agreed that Bucks County Consumer Protection would be responsible for the planning of the workshop program, and the SOCAP Program Committee would take care of all administrative details.

The dates and times of the two workshops were set as part of the regular meeting schedule of the group. Downtown Philadelphia is the site of the SOCAP meetings because of its central location and ease of access. The luncheons are held in various hotels in the downtown area.

Program Planning

Because of the breadth of material to be covered on credit and advertising, it was decided to run two concurrent panels, each 90 minutes long, which were to include question-and-answer sessions. An individual was designated in each panel session to take detailed notes in order to brief the other panel's attendees at a wrap-up session. Some members questioned this format and expressed a desire for everyone to be able to attend both panels.

In response to these requests, the second workshop on product safety and warranties included consecutive panels.

An extensive amount of literature was gathered by Bucks County and distributed to participants at each workshop (see list, page 38). The material had been secured previously in quantity and simply had to be taken off the shelf and put in packets for distribution.

In selecting panelists, the Consumer Protection Department drew from government and business. Representatives from the Federal, State, and local levels ensured a diversity of opinion and experience. Individuals from private groups, such as a collection agency (on the credit panel),

Budget and Funding

Costs for putting together the two workshops were quite low. Since each workshop was part of the regular SOCAP program, that group paid for the printing of the flyer and its mailing to members. The information distributed by the Office was obtained free-of-charge; other incidental costs (i.e., folders) were picked up by the consumer agency.

SOCAP regularly charges a fee to cover lunch, room rental, etc. Since this charge was \$15 for the first workshop, and \$18 for the second, no additional registration fee was charged.

Staffing Requirements

Having spent six months putting on similar workshops around the county, the Office has fine-tuned its system of conference organization and needs a minimum of staff time to get the job done. Of course, working in coordination with established groups and meeting schedules has helped it minimize the amount of time the agency must spend on actual administrative details.

Flyers, invitation letters, and press releases are ready to be sent out on a moment's notice. The Office Manager assists with the typing, printing, and mailing of letters, press releases, etc., and a volunteer is used to put together the materials packet.

Outreach

Outreach for these two workshops was made easy by the limited audience served; only SOCAP members were invited, through the organization's regular mailing list.

SOCAP mailed flyers to its members (see page 41 for copy of flyer used), and SOCAP members made follow-up telephone calls to encourage attendance. Of 56 members invited for the workshops, 40 attended each. Because of the private nature of the meetings, no press coverage was invited.

Evaluation

No evaluation form was used as it is not the practice of SOCAP to ask members to submit written comments on its programs. However, feedback from participants in the first workshop did result in a change of format in the second workshop from concurrent to consecutive panels.

Background

As a member of the Board of Directors of the Upper Bucks Chamber of Commerce, Bucks County Consumer Protection Director Peggy Adams had a keen interest in bringing the two organizations together on a joint project.

She initially brought the Consumer Affairs Guides for Business to a Chamber Board meeting in September 1981 where she proposed that her agency and the Chamber co-sponsor for the Chamber's membership a series of seminars based on the Guides over the course of the year. The Chamber Board agreed, and members volunteered to serve with Mrs. Adams on the Planning Committee.

Planning

Five seminars were proposed: business fraud, mail fraud, managing consumer complaints, credit and financial issues, and product safety and warranties. The last three were to be based on the relevant Consumer Affairs Guides for Business.

The Planning Committee scheduled workshops for October, November, March, April and May (a two-part workshop), and June as part of the Chamber's regular breakfast meetings for members; winter months were avoided due to the possibility of bad weather. The workshops in March, April/May, and June were the three based on the Consumer Affairs Guides for Business. The Chamber met between 7:30 a.m. and 9:00 a.m. to allow members to get to their places of business early. Phone reservations for the breakfasts were taken by the Chamber.

The first workshop included danish, coffee, and juice for a charge of \$3.50 per person; however, most participants wanted a full breakfast, which was provided at subsequent workshops for \$4. The breakfast was served buffet style, to avoid the interference of waiters. The breakfast proved to be a big selling point of the workshops.

Program Planning

The Bucks County Consumer Protection Director had full responsibility for organizing each workshop program. She invited local Chamber members as panelists, believing that each would relate well to the different problems encountered by small business owners in the area. Each panelist was given a specific assignment for a speech topic; to offer the consumer agency perspective, Mrs. Adams either moderated or served as a panelist at each workshop.

was not as well attended as the other workshops since many Chamber members do not perceive these topics as being relevant to their businesses. Panelists were notified and invited 1- to 2-months prior to each workshop.

Agendas for the three workshops appear on page 44. Appropriate resource materials were selected for distribution; each participant would receive his or her own packet. For a list of materials distributed, see page 39.

Budget and Funding

As these seminars were a top priority of Bucks County Consumer Affairs, the agency absorbed printing costs and the attendant expenses of mailing, as well as incidental costs for folders, telephone calls, etc.

Each Chamber member paid for his or her own breakfast. The agency paid for the breakfasts of participating panelists.

A breakout of costs for the three workshops appears on page 54.

Staffing Requirements

The Director and her office manager did all staff work required. Each workshop required 9 hours of professional and 23 hours of clerical staff time.

The Office's investigators were utilized to telephone Chamber members in order to encourage their participation. In addition, a volunteer was used to gather literature and prepare packets.

Outreach

Copies of the invitation letters mailed to the Chamber's 300 members appear on page 45. The letters were particularly effective in gaining participation. Each outlined the program and pointed out its importance and potential benefits to small business owners. In addition, it held out the offer of free materials for attendees and, of course, offered breakfast at a popular price. The letters were mailed 7 to 10 days before each workshop.

The Chamber's monthly newsletter also promoted the seminars, and press releases and public service announcements, written by the consumer agency Director, were aired on local radio stations (see page 48). Finally, staff of the consumer office made follow-up phone calls to those who had not registered.

Working with an established and thriving organization with many young, active members, such as the Upper Bucks Chamber of Commerce, gave the consumer agency a valuable inroad to dealing with small businesses in a non-adversarial manner.

Taking advantage of the regularity of Chamber meetings, its members' familiarity with the meeting place and with each other, the consumer agency was able to accomplish an ambitious and wide-ranging series of programs. The workshops were designed to heighten the agency's visibility and credibility with the local business community while at the same time giving needed assistance to small firms on issues of concern to them.

Protection embarked on something new. The Chamber with the largest representation of big business, it had already decided to offer a series of seminars (which were open to the general public); Peggy Adams approached the Chamber executive board, Guides in hand, to suggest that her agency and the Chamber co-sponsor one in the series. When the Chamber agreed, the co-sponsors decided that the April meeting would be titled "How to Make a Profit" and would be designed as a service geared to individuals just starting out in business or interested in beginning one.

Planning

The Retail Committee of this Chamber, which represented its 300 retail members (out of a total membership of 1,200), worked with the Bucks County Director in planning the program. Planning began five months before the workshop. The Director met twice with the Committee, which had six members, to plan the program.

All seminars in the series met at the Bucks Technical School, a facility centrally located in the county and easily reached by most Chamber members. This Chamber traditionally meets in the evenings from 7:30 to 9:30; furthermore, evening sessions would accommodate people just starting out in business who could not get away from their firms for a daytime seminar.

Program Planning

The workshop which was co-sponsored by the Chamber and the consumer protection agency focused on three Consumer Affairs Guides for Business: "Advertising, Packaging, and Labeling;" "Managing Consumer Complaints;" and "Consumer Product Safety" because of its coverage of product liability law. All three topics were deemed important for managers of newly-started businesses.

The panel was chosen by the Planning Committee to address the broad focus of the workshop and included the advertising manager of a large daily newspaper in the county, the general manager of a local radio station, the owner of a large appliance retail store, and the Bucks County Consumer Protection Director. The panel was moderated by the chairman of the Chamber's Retail Committee. (See page 51; the agenda.)

The program was firmed up 4 months before the event.

co-sponsoring the workshop. This permitted the Chamber to pick up the costs of the co-sponsored workshop, including a brochure designed and produced by the Chamber. The registration fee also covered the costs of coffee and danish, as well as all mailings of invitations.

Outreach

The Chamber did most of the work on this co-sponsored workshop. The local daily newspaper carried an announcement of the impending workshop and the radio station aired public service announcements sent to it by the Chamber. A brochure was also sent to all its members (1,200) by the Chamber and an announcement of the workshop was included in its monthly magazine.

Attendance was relatively low--40 new business owners showed up. In large part, this was due to the fact that the workshop was aimed at prospective small business owners and new Chamber members, a group not that large considering today's economic climate.

Staffing Requirements

The Bucks County Director and the Office Manager did not have to do much preparation for this workshop since outreach, program planning, and logistical support was all done by the Chamber. One volunteer from the office did put together the packets distributed at the meeting.

Evaluation

The Bucks County consumer agency was the junior partner in planning this particular workshop; however, the agency did get good visibility and Chamber members responded favorably to agency participation. Many of those attending the workshop contacted the Office for assistance following the program.

and specialty shops. It also contains the county seat of Doylestown and is considered a major cultural area. Its Chamber of Commerce has 1,250 members, most of whom run small, specialized businesses. As a member of the Business - Professional Committee of the Central Bucks Chamber, Peggy Adams in the past worked on planning workshops and seminars for Chamber members. As a committee member, she talked with the Chamber about the five Consumer Affairs Guides for Business and it was decided that one workshop, based on the Guides, be co-sponsored by Bucks County Consumer Protection and the Chamber. The workshop was to be called "Special Marketing Problems" and was to deal with advertising, packaging, and labeling; managing consumer complaints; and product warranties.

Planning

Two Chamber members volunteered to assist in planning the seminar. The planners discussed a morning session with coffee and danish, or an all-day session involving a luncheon and speaker. Assuming that business owners would not attend a full-day's meeting, the planners decided to stage a half-day program.

The usual Chamber meeting place, a room above the First Pennsylvania Bank in downtown Doylestown, was selected, and the seminar was scheduled to run from 8:30 a.m. to 10:30 a.m.

Program Planning

The Bucks County Consumer Protection Director planned the workshop program with the assistance of the two Chamber members. They invited a cross-section of government, business, and media representatives to speak. Included were a former complaint-handler for a Better Business Bureau, an attorney, a consumer agency volunteer and former car salesman, and a representative of the American Society for Testing and Materials. (See page 52 for list of speakers.)

Three short panels were to be squeezed into the 2-hour period set by the Chamber. However, because of the length of material included, the number of panelists (six altogether), and the interest of the audience, the seminar ran for an extra hour, until 11:30 a.m.

Materials gathered by the consumer agency were set on a table to be picked up by interested participants.

It also paid for printing and mailing of letters of invitation to the 300 retailer-members of the Chamber. Doughnuts, coffee, and other incidental costs were paid for by the Chamber, which charges its members \$5 to cover workshop expenses. (See page 54 for costs.)

Staffing Requirements

The Central Bucks Chamber of Commerce did most of the outreach required. It designed a brochure on the seminar series and mailed it to its 1,200 members; it also wrote and distributed press releases announcing the seminar. Since the workshop was targeted to the retailing segment of the Chamber, the consumer agency sent a letter to member retailers and followed up with telephone calls of invitation.

Evaluation

Although only 30 people attended the workshop, response from participants was highly favorable, and since then some small business owners have contacted Bucks County Consumer Protection for assistance. Many at the workshop expressed surprise at the help being offered to them by the consumer agency.

Unfortunately, poor communications between Bucks County Consumer Protection and the Chamber resulted in confusion about the precise purpose of the seminar and the specific audience it should reach. For these reasons, brochures and press releases were not worded clearly enough to attract the intended audience by describing exactly what the program would offer to retailers.

U.S. DEPARTMENT OF COMMERCE:

"Consumer Product Safety"
"Product Warranties and Servicing"
"Advertising, Packaging, and Labeling"
"Credit and Financial Issues"

FEDERAL TRADE COMMISSION:

"Facts for Consumers: Women and Credit Histories"
"Facts for Consumers: Credit Cards - Auto Repair Protection"
"Facts for Consumers: Debtors' Rights at Work"
"Facts for Consumers: Eight Laws You Can Enforce"
"Facts for Consumers: Discounts for Cash"
"Fair Credit Reporting"
"Warranties: Making Business Sense Out of Warranty Law"
"Warranties: There Ought to Be a Law"

FEDERAL RESERVE SYSTEM:

"Options for Savers"
"The Fair Debt Collection Practices Act"
"The Equal Credit Opportunity Act"
"How to File a Consumer Credit Complaint"
"Your Credit Rating"
"If You Use a Credit Card"
"What Truth-in-Lending Means to You"
"The Equal Credit Opportunity Act and Credit Rights in Housing"
"Electronic Funds Transfer"

FEDERAL DEPOSIT INSURANCE CORPORATION:

"Fair Credit Reporting Act"
"Truth-in-Lending"

PENNSYLVANIA BUREAU OF CONSUMER PROTECTION:

"Your Credit Rights (Part One)"
"Warranties, Guarantees and Your Rights"

NATIONAL AGRICULTURAL CHEMICALS ASSOCIATION: "Disposing of Pesticide Containers"

U.S. CONSUMER PRODUCT SAFETY COMMISSION: "Technical Fact Sheet"

AMERICAN SOCIETY FOR TESTING AND MATERIALS:

"Voluntary Consensus Standards for Materials, Products and Services"
"Questions Most Frequently Asked About ASTM"

DIRECT SELLING EDUCATION FOUNDATION: "Customers Mean Business"

U.S. DEPARTMENT OF COMMERCE: "Managing Consumer Complaints"

DIRECT SELLING EDUCATION FOUNDATION: "Customers Mean Business"

PENNSYLVANIA DEPARTMENT OF REVENUE: "Sales, Use and Hotel Occupancy Tax"

FEDERAL TRADE COMMISSION: "Handling Consumer Complaints"

TECHNICAL ASSISTANCE RESEARCH PROGRAMS, INC.:

"The Bottom Line Benefits of Consumer Affairs"

"Directions for Consumer Affairs in the 80's"

PENNSYLVANIA BUREAU OF CONSUMER PROTECTION: "Consumer Protection Kit"

PURDON'S PENNSYLVANIA STATUTES '73

Credit and Financial Issues - April 20, 1982:

U.S. DEPARTMENT OF COMMERCE: "Credit and Financial Issues"

FEDERAL TRADE COMMISSION:

"Facts for Consumers: Credit Cards"

"Facts for Consumers: Debtors' Rights at Work"

"Facts for Consumers: Discounts for Cash"

"Fair Credit Billing"

"Fair Credit Reporting"

"Eight Laws You Can Enforce"

"Cosigning a Loan"

FEDERAL RESERVE SYSTEM:

"The Equal Credit Opportunity Act"

"If You Use a Credit Card"

"Your Credit Rating"

"The Equal Credit Opportunity Act and Credit Rights in Housing"

"The Equal Credit Opportunity Act"

"How to File a Consumer Credit Complaint"

"What Truth-in-Lending Means to You"

"Options for Savers"

"The Story of Consumer Credit"

"Regulation Z - Truth in Lending"

"Regulation M - Consumer Leasing"

"Consumer Handbook to Credit Protection Laws"

"Alice in Debitland"

BUCKS COUNTY CONSUMER PROTECTION:

"At Your Service"

"Complaint Form"

PENNSYLVANIA BUREAU OF CONSUMER PROTECTION: "Your Credit Rights"

Special Marketing Problems - June 22, 1982:

U.S. DEPARTMENT OF COMMERCE:

"Product Warranties and Servicing"
"Consumer Product Safety"

BUCKS COUNTY CONSUMER PROTECTION: "At Your Service"

PENNSYLVANIA BUREAU OF CONSUMER PROTECTION: "Warranties, Guarantees
and Your Rights"

NATIONAL AGRICULTURAL CHEMICAL ASSOCIATION: "Disposing of Pesticide
Containers"

HARLEYSVILLE INSURANCE COMPANIES: "Questions and Answers About Business
Insurance"

Society of Consumer Affairs Professionals

SOCAP

PRESENTS . . .

President:
Jerome K. Miller
Better Business Bureau
(609) 854-8487

Vice President - Program:
Lynn Hirzel
Sun Refining & Marketing Co.
(216) 972-2513

Vice President - Membership
Jane W. Deibler
Armstrong World Industries, Inc.
(717) 397-0611 Ext 4401

Treasurer:
Peggy Adams
Bucks County Consumer Affairs
(215) 348-7442

Secretary:
Sandy Bianchini
Hershey Foods Corporation
(717) 534-5382

Committee Chairpersons

Newsletter:
E. M. Pfabe
Mobil Oil Corporation
(215) 293-4312

Arrangements:
Alice Barret
McNeil Consumer Products Co.
(215) 233-7724

Nominating:
Natalie D. Bailey
Hershey Foods Corporation
(717) 534-4394

Bylaws:
Samuel A. Wargny
Burlington County Trust Co.
(609) 235-2300 Ext. 306

Publicity/Placement:
Cindy Rosycki
Richardson-Vicks, Inc.
(215) 643-4000 Ext. 300

Two workshops will be held on May 11, 1982 for Delaware Valley SOCAP members. They are presented to recommend responsible business practices in product warranties and servicing.

Here are the particulars:

DATE: Tuesday, May 11, 1982

TIME: 11:30 AM - 2:30 PM

LOCATION: Bellevue Stratford
Broad & Walnut Streets
SKYLINE ROOM - 19th Floor
Philadelphia, PA

COST: \$18.00 - Delaware Valley Chapter Members
\$20.00 - Non-Members

The workshops are:

CONSUMER PRODUCT SAFETY

James Thomas - ASTM (American Society for Testing and Materials)
John F. Liske - Consumer Product Safety Commission (Washington)
Viola Gentile - Moderator (Gloucester County Consumer Affairs)

Business can help protect customers from injury and minimize company exposure to liability. The panel will try to show that businesses at every level of the distribution chain need to be concerned with consumer product safety. Federal and State laws assign specific duties to manufacturers, distributors, retailers, and service establishments to protect consumers from unsafe products. Lastly, businesses should be on the lookout for product hazards.

PRODUCT WARRANTIES AND SERVICING

Sal Sangiorgi - Federal Trade Commission (NY Office)
John Holden - R.C.A.
John Kelly - Moderator (Attorney General, Philadelphia)

Panelists of this workshop will discuss types of warranties, legal obligation of warrantors, and the Magnuson-Moss Federal Warranty Law. They will explain the manufacturer's and the

Find out how to obtain information about a product and its' warranty after the sale has been made.

Publications for these workshops were developed under the sponsorship of the U.S. Department of Commerce's office of Consumer Affairs and prepared by selected members of the National Association of Consumer Agency Administrators (NACAA) and SOCAP. Peggy H. Adams, a SOCAP member and Director of Bucks County Consumer Protection and Weights and Measures received a grant from NACAA to present these workshops.

Other materials will be available for SOCAP members.

Mail to: Ms. Alexa Berret
McNeil Consumer Products Company
Camp Hill Road
Fort Washington, PA 19034

YES! I will be on hand for SOCAP's Luncheon Workshop on May 11, 1982.

Please reserve _____ places. Seminar choice _____.

Name: _____

Company: _____ Phone () _____

Name of Guests: _____

I enclose: _____ \$18.00 (Delaware Valley Members)

_____ \$20.00 (Non-Members)

Make checks payable to: Delaware Valley SOCAP

You are invited to bring your staff to a roll-up-your sleeves, working lunch on your choice of one of two seminars sponsored by Peggy Adams, of Bucks County, Department of Consumer Protection (PA) and based on a recent joint effort of NACAA and SOCAP at:

Franklin Plaza Hotel
 Dominion Ballroom
 17th Street between Race & Vine Sts.
 Phila., PA

1. CREDIT AND FINANCIAL ISSUES

Sal SanGiorgi, Representative from the Federal Trade Commission, NY Office
 John Kelly, Representative from the Attorney General's Office of
 Consumer Protection, Phila., Office
 Carolyn Kalsall, Penn Service (A Collection Agency)

2. ADVERTISING PACKAGING, AND LABELING

Cullot Guerard, Representative, Federal Trade Commission, Advertising
 Practices, Department, Washington Office
 Theresa Young, Representative, Food and Drug Administration, Phila.,
 Office

Jim Thomas, Deputy Director, American Society for Testing and Materials and
 Kitty Riely, Staff Manager, American Society for Testing and Materials
 Viola Gentile, Representative from Gloucester County Consumer Affairs

RESERVATIONS REQUIRED!!!!

Mail to:

Ms. Alexa Berret
 McNeil Consumer Products Company
 Camp Hill Road
 Fort Washington, PA 19034

YES! I will be on hand for SOCAP's Luncheon Workshop on March 2, 1982

Please reserve _____ places. Seminar choice _____

Name: _____

Company: _____ Phone () _____

Name of Guests: _____

I enclose: _____ \$15.00 (Delaware Valley Member's) Make checks payable to

DELWARE VALLEY SOCAP

_____ \$18.00 (Non-Members)

Managing Consumer Complaints - March 17, 1982

Virginia Ede - Former owner of car dealership
Charles Hersh - Vice President, Quakertown National Bank
Peggy Adams - Director, Bucks County Consumer Protection

Credit and Financial Issues - April 20, 1982

Carol Kelsall - Owner of Penn Service Collection Agency
Frank Loftus - Vice President, Bucks County Bank and Trust Co.
Robert Moffet, Esq. - Attorney-at-Law specializing in credit
Peggy Adams, Moderator

Special Marketing Problems - June 22, 1982

Robert Bauer - Director, Public Relations, American Society for Testing
and Materials
Stephen Shelly, Esq. - Attorney-at-Law dealing with warranties
Robert Baldi, Esq. - Attorney-at-Law dealing with warranties
Peggy Adams - Director, Bucks County Consumer Protection

March 10, 1982

Dear Upper Bucks Chamber Member:

Bucks County Consumer Protection and Upper Bucks Chamber of Commerce will present a series of seminars to assist the small and medium sized businessmen.

The first seminar is "Managing Consumer Complaints" at 7:30 A.M. on Wednesday March 17 at Meyers Restaurant. Meyers' famous buffet breakfast will be served for \$4.00.

Customers mean business. What effect do dissatisfied customers have on your business? How to resolve the unresolvable complaint? How unhappy customers affect your profits?

A panel made up of Barry Nicholas of Nicholas Hardware, Virginia Ede of Kulps Jewelers, Charles Hersh, Vice President of Quakertown National Bank, and Peggy H. Adams, Director of Bucks County Consumer Protection and Weights and Measures will lead the panel discussion.

The U. S. Department of Commerce has especially printed a copy of a handbook "Managing Consumer Complaints" for the seminar which was written by Society of Consumer Affairs Professionals, the National Association of Consumer Agency Administrators in conjunction with the U. S. Department of Commerce. There will be other free materials distributed.

I look forward to seeing you on March 17. Mark your calendar for April

20- Credit and Financial Issues.

Sincerely,


Peggy H. Adams, Director
Consumer Protection.

PHA/dw

June 11, 1982

Dear Upper Bucks Chamber of Commerce Member:

Our last consumer workshop before the summer will be held on Tuesday June 22, 1982 at 7:30 A.M. at Meyers Restaurant on Route 309, Quakertown Pa. The usual delicious buffet breakfast will be served for \$4.00 per person.

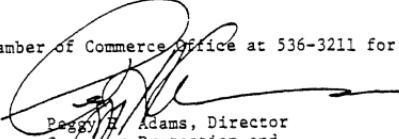
This workshop will be Special Marketing Problems I- Product Warranties, and Servicing and Consumer Product Safety.

Robert O. Baldi, Esq. will explain warranties and the legal aspect of them. Businesses have an obligation to know federal and state laws and regulations governing warranties and service contracts and to train sales, service, and claims personnel in the preservation of consumer rights and remedies. We will also discuss product servicing.

Stephen Shelly, Esq. will discuss the product liability law. Peggy H. Adams, Director of Consumer Protection and Weights and Measures will explain how to identify product hazards. Robert Bauers from American Society for Testing and Materials will explain how product standards are developed.

These panels will discuss items of importance to you. Even if you do not sell appliances or do not feel you have product hazards, the information will be most educational and beneficial.

Call Linda at Upper Bucks Chamber of Commerce Office at 536-3211 for reservations!



Peggy H. Adams, Director
Consumer Protection and
Weights and Measures

— Weights and Measures —

Thanks for your
past interest and
support.

Please publish this in your paper

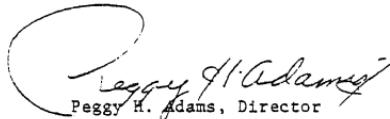
June 17, 1982

The Upper Bucks Chamber of Commerce and Bucks County Consumer Protection are sponsoring another workshop for small and medium sized businesses. Peggy H. Adams, Director of Bucks County Consumer Protection and Weights and Measures will mediate the panel "Special Marketing Problems".

The panel members are Robert O. Baldi, Esq. will explain warranties and legal aspect of them. Stephen Shell, Esq. will discuss the product liability law. Robert Bauers from American Society for Testing and Materials will explain how product standards are developed. Peggy H. Adams will explain how to identify product hazards.

The seminar will be held Tuesday June 22, 1982 at 7:30 A.M. at Meyers Restaurant. A buffet breakfast will be served for \$4.00 a person.

The seminar is open to the public. Reservations should be made by calling the Upper Bucks Chamber of Commerce at 536-3211 for reservations.


Peggy H. Adams, Director
Consumer Protection and
Weights and Measures

PHA /dw

BUCKS COUNTY DEPT. OF CONSUMER PROTECTION / BUREAU OF WEIG
115-343-9100/348-2911/752-0281/795-2821/514
Bucks County Courthouse Annex/Hoad and Union Streets/Doylestown PA 18901/area code 215/343-9100/348-2911/752-0281/795-2821/514

on Credit and Financial Issues, on Tuesday April 20, 1982.

Robert Moffet, a Quakertown Attorney, Carol Kelsal, owner of Penn Service, and Frank Loftus of Bucks County Bank and Trust are on the panel which will be moderated by Peggy H. Adams, Director of Bucks County Consumer Protection.

The panel will recommend responsible business practices in credit and financial issues. These recommendations are especially for members of the business community.

The panel discussion will be held at Meyers Restaurant at 7:30 A.M. The public is invited to attend. Reservations can be made by calling the Upper Bucks Chamber of Commerce office at: 536-3211. Meyers famous buffet breakfast will be served, for a charge of \$4.00.

consumer workshop

RICHLAND TOWNSHIP—The Upper Bucks Chamber of Commerce will hold its last consumer workshop before the summer June 22, 7:30 a.m., at Meyers Restaurant on Route 309.

The topic for this workshop will be "Special Marketing Problems, Product Warranties and Servicing and Consumer Product Safety."

Robert O. Baldi, an attorney, will explain warranties and the legal aspect of them. Businesses have an obligation to know federal and state laws and regulations governing warranties and service contracts and to train sales, service and claims personnel in the preservation of consumer rights and remedies.

Another attorney, Stephen Shelly,

will discuss the product liability law. Peggy H. Adams, county director of Consumer Protection and Weights and Measures, will explain how to identify product hazards. Robert Bauers from American Society for Testing and Materials will explain how product standards are developed.

For reservations, call Linda at the Upper Bucks office.

Chamber sets workshop.

The Upper Bucks Chamber of Commerce and Bucks County Consumer Protection are sponsoring another workshop for small and medium sized businesses, "Special Marketing Problems."

The panel members are Robert O. Baldi, who will explain warranties and legal aspects of them. Stephen Shell will discuss product liability law. Robert Bauers from American Society for Testing and Materials will

explain how product standards are developed. Peggy H. Adams will explain how to identify product hazards.

The seminar will be held Tuesday at 7:30 a.m. at Meyers Restaurant. A buffet breakfast will be served for \$4 a person.

The seminar is open to the public. Reservations should be made by calling the Upper Bucks Chamber of Commerce at 535-3211.

LOWER BUCKS COUNTY CHAMBER OF COMMERCE
THE WARREN R. LIKENS BUILDING
409 HOOD BOULEVARD
FAIRLESS HILLS, PA 19030 943-7400

TUESDAY, APRIL 20, 1982

BUCKS COUNTY TECHNICAL SCHOOL

The Retail & Service Trades Committee

presents

"DECISION '82

A Business Seminar

SESSION #2 HOW TO MAKE A PROFIT

MODERATOR: Mr. Gerald Cohan

PANELISTS: Peggy Adams, Bureau of Consumer Protection
 Tim Birch, Bucks County Courier Times
 Bill Garry, WBCB Radio
 Jerry Plavin, Plavin's Appliance Store

SCHEDULE: 7:30 p.m. Welcome and Introductions
 8:00 p.m. Questions and Answers
 8:30 p.m. Break
 8:40 p.m. Questions and Answers
 9:25 p.m. Adjournment

#



DEPARTMENT of CONSUMER PROTECTION

Annex Building, Broad & Union Sts., Doylestown, Pa. 18901 - 215-348-2911

County Commissioners

ANDREW L. WARREN, *Chairman*
ELAINE P. ZETTICK
CARL F. FONASH

Peggy H. Adams
Director

March 16, 1982

Dear Central Bucks Chamber Member:

The Bucks County Department of Consumer Protection and the Business Professional Committee of the Central Bucks Chamber of Commerce have planned a seminar on special marketing problems for medium and small sized businesses.

Customers mean business. What effect do dissatisfied customers have on your business? How to resolve the unresolvable complaint? How unhappy customers affect your profits?

Three panels are planned to discuss the following:

Managing Consumer Complaints-

Peggy Adams, Director Bucks County Consumer Protection
Stan Gibbell, W.C.A.U. Radio

Product Warranties and Servicing-

Robert O. Baldi, Esq. and Robert Walton,
former automobile dealer

Advertising, Packaging and Labeling-

William Lynch, Advertising Manager Daily Intelligencer;
Kitty Riley, American Society for Testing and Materials

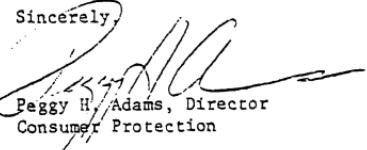
Moderator: Eric Linn

handbooks for each panel discussion at no charge in an effort to assist Bucks County Consumer Protection and Bucks County businesses with these problems. There will be other free materials.

The seminar will be Tuesday, March 23, 1982 at 8:30 A.M. to 10:30 A.M. at the Central Bucks Chamber of Commerce Office at the First Pennsylvania National Bank Building 379 North Main St. Doylestown Pa.

I look forward to seeing you on March 23, 1982. Please call Central Bucks Chamber of Commerce- 348-3913 for reservations.

Sincerely,



Peggy H. Adams, Director
Consumer Protection

PHA/dw

6 trips, 56 miles ea. @ 21¢ per mile	\$70.56
2 trips, Robert Baldi, Esq.	<u>23.52</u>
	94.08
	\$94.08

BREAKFAST - Upper Bucks Workshops

12 panel members @ \$3.50 ea.	42.00	42.00
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MILEAGE - SOCAP

3 trips (1 planning; 2 seminar)		
68 miles @ 21¢ per mile	42.84	42.84

LUNCH - SOCAP Panelists

7 @ \$15.00	105.00	
7 @ \$18.00	<u>126.00</u>	
		231.00

PARKING - SOCAP

3 @ \$5.50 each	16.50	16.50
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MILEAGE - LOWER BUCKS SEMINAR

2 trips, 84 miles ea. @ 21¢ per mile	29.63	29.63
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MILEAGE - CENTRAL BUCKS SEMINAR

1 trip, Robert Baldi, Esq.	3.15	3.15
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BREAKFAST - CENTRAL BUCKS SEMINAR

6 @ \$5.00 ea.	30.00	33.15
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ADMINISTRATIVE COSTS

10 reams of paper for press releases, etc.	38.95	
Toner for duplicating machine 2 @ \$20.00	40.00	
Postage	100.00	
Telephone calls	125.00	
Photos taken for newspapers	44.00	
Miscellaneous	<u>17.80</u>	
	363.75	<u>365.75</u>

TOTAL EXPENDED		\$858.10
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NEW JERSEY

WORKING WITH STATE TRADE ASSOCIATIONS



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Executive Director: Patricia A. Royer

Jurisdiction: State of New Jersey; population - 7,361,300

Budget: FY 1982 - \$521,937

Staff: Total - 36

Investigators - 22

Administrative support personnel - 14

Areas of Responsibility:

Enforcement of NJ Consumer Fraud Act and regulations

Education of NJ consumers

Mediation of consumer complaints

Representation of consumers before governor, attorney general,
and other state agencies

Preparation and comment on legislation affecting consumers

Established: 1967

network of consumer agencies at the State level and at the county and city level. The State Office of Consumer Protection, part of the Division of Consumer Affairs in the Attorney General's office had developed a good relationship with the trade and business groups by working with them during the previous year on a state-wide series of seminars about newly promulgated advertising regulations. The success of these seminars led to the decision to hold a conference geared to small businesses, using the Department of Commerce Consumer Affairs Guides for Business as a basis for discussions about consumer-related issues.

Background

The seminar was planned for early fall, prior to a gubernatorial election. The first planning meeting was held August 4; the Office of Consumer Protection hoped to use the rather short time-frame to plan and implement an aggressive outreach campaign for the seminar.

Planning

The Planning Committee, composed of a broad spectrum of high-level representatives from business associations and government, included: the New Jersey Food Council; the NJ Retail Merchants Association; the U.S. Department of Commerce; the Central New Jersey Better Business Bureau; the New Jersey Furniture Association; the NJ Press Association; the head of the NJ Division of Consumer Affairs; the Director of the New Jersey Office of Consumer Protection, Patricia Royer; and the Director of a county office of consumer affairs.

The conference site was selected for convenience of participants coming from all parts of the State. East Brunswick was chosen because the local consumer agency directors and the local Better Business Bureau were particularly cooperative and the central-state location and proximity to major highways made it accessible.

October 20th was chosen as the date for the seminar, taking into account other conferences and workshops being held in the fall. The date was also chosen in the expectation that the program would feature both the governor and attorney general, who were campaigning and who had expressed an interest in attending. As it turned out, their schedules could not accommodate the October 20 seminar, but this was discovered too late to permit a change in the seminar date.

Daytime was selected for the seminar, on the recommendation of the business representatives on the Planning Committee who wanted to impress on the business community the importance of the seminar as a learning experience rather than a social get-together. The half-day session (8:30 a.m. - 12:30 p.m.) was selected to allow participants to return to

inity. Members of the auto and home improvement industries
ed because it was felt from experience that these two
ld be more interested in workshops dealing with specifics
e overview of consumer affairs which was planned for this

seminar was advertised as an "Open Forum" geared to small
attracted a substantial number of people from large
e 67 retailers participating in the forum represented both
e business, on a roughly 50-50 basis.

19

agenda was developed by the Planning Committee with great reliance
he preferences of its business and association members. Final
approval of the program rested with the full committee.

Three consecutive panel discussions were planned, each lasting 45 minutes. The Planning Committee had considered the possibility of holding concurrent breakout sessions, but reasoned that it would be too difficult for attendees to choose among three compelling subjects. Since all the subjects would interest all participants, the three panels should be made available to everyone by presenting consecutive panels.

Registration was scheduled prior to the opening remarks at 8:30; a short 15-minute wrap-up discussion began at 12:15 to enable the forum to end at 12:30.

The Seminar

The three panel discussions covered: (1) a review of New Jersey's consumer laws and agencies; (2) complaint management; and (3) challenges of the '80s--a look at what small business must deal with in order to stay competitive in the marketplace. Each panel was followed by a 15-minute question-and-answer period. The Consumer Affairs Guides for Business were used as the main focus of the seminar, with continuing references to them and pages of interest highlighted in response to questions. (A final program agenda is included on page 65.)

Panelists included a broad representation of business and government consumer affairs professionals from all levels. Five members of the Planning Committee also served as panelists. One invited panelist did not appear, and a second came unprepared. The Office feels that more control was needed over who was asked to appear and more direction should have been given to some speakers as to what was expected of them.

were worth more than the \$5 registration fee. The packet included the five Consumer Affairs Guides for Business, several other consumer affairs publications on advertising and consumer law, and a seminar evaluation form.

Other consumer education materials published by the U.S. Department of Commerce and the Federal Trade Commission were available to participants on a display table set up by the Office.

Budget and Funding

Costs for the seminar were expected to be moderately high because of the state-wide outreach effort and an anticipated large turnout.

Printing of the flyers (10,000 for \$112) was paid for by the Office of Consumer Protection, as was the room rental, which included the danish and coffee (\$227). The next largest expenditure was the purchase (for \$75) and printing (\$69) of folders to hold the literature to be distributed. Incidental costs (name tags - \$15, postage - \$20, signs, telephone calls, travel, etc.) were paid for by the Office.

The cost of mailing the announcements was absorbed by three members of the Planning Committee who sent the flyers to their own groups' membership: the NJ Retail Merchants Association, the New Jersey Furniture Association, and the Central New Jersey Better Business Bureau. Approximately 4,000 flyers were mailed.

The Planning Committee decided to charge a \$5 registration fee to offset the printing costs; \$240 was collected from participants. This did not completely cover the costs incurred as hoped; however, with a higher turnout, the \$5 would have been more than adequate to cover most of the out-of-pocket costs involved.

Staffing Requirements

Pat Royer, Director of the New Jersey Office of Consumer Protection, took full responsibility for planning and coordination of the seminar. She estimates that she spent 10 full days working on this project.

Working with her intermittently were three clerical assistants and one secretary; together, they put in a total of 32 hours. In addition, two other staff members helped with ordering and gathering material and keeping financial records (eight hours) for a total of 40 hours of clerical staff time.

Outreach

Involving the major business associations in the initial planning of the seminar helped to simplify the job of outreach, which was fairly difficult to begin with because of the statewide focus. By getting these

NJ Food Council: co-sponsorship; announcement in trade bulletin; president member of Planning Committee.

NJ Furniture Association: co-sponsorship; mailing to membership; member participated on panel; president member of Planning Committee.

Better Business Bureau of Central New Jersey: co-sponsorship; mailing to membership; executive director member of Planning Committee.

NJ Press Association: president member of Planning Committee; disseminated flyers to membership; individual members covered seminar for newspapers; announcements in local newspapers.

The theme of business and government working together was utilized in all approaches to business and the press, and positive responses came from all groups contacted. Many expressed their support for the project by disseminating the flyer and encouraging their members to attend.

The flyer, the primary instrument for soliciting participation, was written by the Office and printed in 10 days time. The Office had hoped to publish the flyer in association newsletters, but could not make their deadlines. (The flyer is reproduced on page 67.)

The flyers were mailed out on September 19th, a month ahead of the forum. Because of the short lead-time, no reminder notices were sent out and very few personal contacts were made. The hurry-up nature of the publicity effort was considered a factor in the lower than expected turnout. A press release, put out by the Division of Consumer Affairs, was sent across the state. Fourteen newspapers around the state ran notices of the upcoming forum during the month prior to the meeting, due to the encouragement of the New Jersey Press Association, a member of the Planning Committee. (See pages 68 to 71 for copies of news articles.)

Announcements concerning the seminar were also made on the Division of Consumer Affairs' regularly scheduled radio programs, during a cable TV consumer affairs program, and in several radio interviews with investigators from the Office of Consumer Protection.

Evaluation

The Office prepared an evaluation form to be completed by participants at the seminar. Responses to the seminar on the nine forms returned were positive (only two thought the seminar "fair"). The panel topics were highly rated, although the same two people thought the information "too

same person suggested that the factual content should have been referred to during the program. Other suggestions ranged from "more in the future" and "excellent idea and should be continued" to requests for more visual aids and greater detail when reviewing applicable laws. Another thought fewer speakers would be better (there were eight panelists).

Overall, the evaluations were favorable, positive, and supportive of the efforts of the Office of Consumer Protection to meet and work with business. (See pages 73-74 for responses to evaluation form.)

Conclusion

Although the Office was disappointed with the low turnout, it was greatly encouraged by the enthusiastic response of those who did come.

The utilization of the Planning Committee process worked especially well for the Office and solidified its relations with some of the major business and trade organizations in the state. Their work on the committee provided invaluable assistance to the Office.

It proved difficult to target an entire state. Past experience had led the Office to anticipate and plan for 200 - 250 people, and planning proceeded on this estimate. Political considerations and time constraints further detracted from promotion of the seminar. However, attendance figures do not tell the whole story. In terms of information and concepts learned by those who attended, and in terms of visibility and experience gained by the Office, the seminar was considered a success.



AGENDA

8:30	Opening Remarks	Patricia A. Royer, Executive Director N. J. Office of Consumer Protection
8:45 - 9:00	Keynote Address	Adam K. Levin, Director N. J. Division of Consumer Affairs
9:00 - 9:45	<u>PANEL I - New Jersey's Consumer Laws and Agencies</u>	
	<u>Panelists:</u>	Patricia Royer, Executive Director N. J. Office of Consumer Protection
		Lawrence Cimmino, Director Middlesex County Consumer Affairs
		Thomas Edel, President N. J. Retail Merchants Association
9:45 - 10:00	Questions and Answers	
10:00 - 10:10	Coffee Break	
10:10 - 10:55	<u>PANEL II - Complaint Management</u>	
	<u>Panelists:</u>	Lee Gray, Director of Consumer Affairs U. S. Department of Commerce
		Philip Landzberg, Manager Bograd Brothers Furniture
		Kathy Lapier, Director of Consumer Affairs, Kings Supermarkets
10:55 - 11:10	Questions and Answers	
11:10 - 11:15	Stand-up Break	

David Leff, Esq.-Senior Partner
Eichenbaum, Kantrowitz, Leff &
Scheer - Secretary-Treasurer,
Mechanics - Finance - Shoppers
Charge

2:00 - 12:15 Questions and Answers

12:15 - 12:30 WRAP-UP Patricia Royer

FOCUS: SMALL BUSINESS and the Consumer of the 80's

High ranking BUSINESS and GOVERNMENT officials join in focusing on the forces affecting SMALL BUSINESSES in New Jersey's marketplace. REGULATIONS . . . HEIGHTENED CONSUMER AWARENESS . . . THE ELECTRONIC REVOLUTION . . . are but a few of the topics to be covered in a morning program sponsored by the N.J. DIVISION of CONSUMER AFFAIRS and major N.J. BUSINESS ASSOCIATIONS.

OCTOBER 20, 1981
8:30 A.M.-12:30 P.M.
RAMADA INN
NARICON PLACE & RT. 18
(Exit 9—N.J. Turnpike)
EAST BRUNSWICK, N.J.

PROGRAM

I. NEW JERSEY'S CONSUMER LAWS AND AGENCIES

Learn how to avoid government enforcement actions while minimizing the need for additional regulations. Speak with the regulators and listen to what business leaders have to say about consumer regulations in N.J. and those who enforce them.

II. COMPLAINT MANAGEMENT

Give complaints a high priority and at the same time . . . BUILD CONSUMER CONFIDENCE and LOYALTY . . . ATTRACT NEW CUSTOMERS . . . ENHANCE YOUR REPUTATION. Share your experiences with expert complaint handlers and learn their techniques.

III. CHALLENGES OF THE 80's

Prepare for the ELECTRONIC REVOLUTION . . . TIGHTENED CREDIT . . . ASSERTIVE CONSUMERS . . . and other forces which will affect our Lifestyles. Hear experts analyze what adjustments SMALL BUSINESSES will have to make to stay competitive.

SPONSORS

N.J. DIVISION OF CONSUMER AFFAIRS . . . U.S. DEPARTMENT OF COMMERCE . . . MIDDLESEX COUNTY CONSUMER AFFAIRS . . . N.J. FURNITURE ASSN. . . N.J. RETAIL MERCHANTS ASSN. . . N.J. PRESS ASSN. . . N.J. FOOD COUNCIL . . . BETTER BUSINESS BUREAU OF CENTRAL N.J.

REGISTRATION INFORMATION

The Registration fee of \$5.00 includes forum materials, coffee and danish. Fill out the form below and return it with a check or money order payable to: **THE STATE OF NEW JERSEY**

RETURN FORM WITH FEE NO LATER THAN OCTOBER 12, 1981.
REGISTRATIONS WILL NOT BE ACCEPTED AT THE DOOR

REGISTRATION

NAME _____

BUSINESS _____ BUS. PHONE _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

Check or money order enclosed

MAIL TO: OFFICE OF CONSUMER PROTECTION-FORUM

1100 RAYMOND BLVD.

ROOM 405

NEWARK, NJ 07102

Department of Commerce, the Middlesex County Office of Consumer Affairs, the New Jersey Furniture Association, the New Jersey Retail Mer-

One of the main points of the forum is to help small business owners successfully use and understand New Jersey's

Protection of the Division of Consumer Affairs, (201) 648-2485. There is a \$5 registration fee which covers printed materials and refreshments.

oeth, NJ—

forum consumer

of the New Jersey DIVISION OF CONSUMER AFFAIRS, has announced a forum for small business owners throughout New Jersey.

The forum, "Small Business and the Consumer of the 80's," will be held Oct. 20 at the Ramada Inn, East Brunswick.

The forum is sponsored by the New Jersey Division of Consumer Affairs, U.S. Department of Commerce, Middlesex County Office of Consumer Affairs, New Jersey Furniture Association, New Jersey Retail Merchants Association, New Jersey Press Association, New Jersey Food Council, and the Better Business Bureau of Central New Jersey.

One of the main points of the forum is to help small business owners successfully use and understand New Jersey's consumer laws and agencies. The forum will also cover ways to build consumer confidence and loyalty toward small businesses.

An additional feature will be discussions by experts from government and business of the challenges small business will face in the coming years. The importance of learning how to prepare for the electronic revolution and how to deal with tightened credit will also be covered.

Small business owners interested in attending the forum may request a registration form from the Office of Consumer Protection of the Division of Consumer Affairs, 201-648-2485. There is a \$5 registration fee which covers printed materials and refreshments. Deadline for registration is Oct. 12.

The following Newspapers reported the same article:

- **The Jersey Journal**
Jersey City, NJ
September 18, 1981

- **Beachcomer News**
Brigantine, NJ
September 23, 1981

- **New Jersey Herald**
Newton, NJ
September 27, 1981

- **Atom Tabloid**
Avenel, NJ
September 30, 1981

- **Suburban News**
Westfield, NJ
September 30, 1981

Trenton Sunday Times,
Trenton, NJ—
October 18, 1981

Conference will focus on small business

Oct. 20 — High-ranking business and government officials will focus on the forces affecting small business in New Jersey's marketplace when the state Division of Consumer Affairs hosts a small business conference at the Ramada Inn, East Brunswick. The three-part program, scheduled for 8:30 a.m. until 12:30 p.m., will cover New Jersey's consumer laws and agencies, complaint management and the challenges of the 80's. •

will join in focusing on the forces affecting small business in New Jersey's marketplace when the N.J. Division of Consumer Affairs hosts a small business conference on October 20 at the Ramada Inn, East Brunswick. The three part program, scheduled for 8:30 a.m. - 12:30 p.m., will focus on New Jersey's consumer laws and agencies, complaint management, and the challenge of the 80's.

In addition to the N.J. Food Council, major business associations co-sponsoring the program include the N.J. Furniture Association, N.J. Press Association, N.J. Retail Merchant's Association, and Better Business Bureau of Central N.J. One or two speakers from the food industry are expected to participate.

The \$5.00 registration fee, payable to the State of New Jersey, includes forum materials, coffee and danish and should be sent to the Office of Consumer Protection-Forum, 1100 Raymond Boulevard, Room 405, Newark, N.J. 07102 by October 12. No reservations will be accepted at the door.

Home Town News,
Forked River, NJ— *October 7, 1981*

Small Business Forum

EAST BRUNSWICK - A forum for small business owners in New Jersey, entitled "Small Business and the Consumer of the 80's," will be held October 20 at the Ramada Inn, Naricton Place and Route 18, here, it was announced by Adam K. Levin, director of the New Jersey Division of Consumer Affairs.

Sponsors are the Division, U.S. Department of Commerce, Middlesex County Office of Consumer Affairs, New Jersey Furniture Association, New Jersey.

Press Association, New Jersey Food Council and Better Business Bureau of Central New Jersey

New Jersey's consumer laws and agencies will be discussed as well as future prospects for small businesses in the state.

Small business owners interested in attending the forum, may request a registration form from the Office of Consumer Protection, Division of Consumer Affairs, (201) 648-2485. Deadline for registering is October 12.

Daily Record,
Morristown, NJ
October 6, 1981

Calendar

Oct. 20—"Small Business and the Consumer of the 80s" is the name of a forum for small business owners to be held on Oct. 20 at the Ramada Inn in East Brunswick. Sponsored by the N.J. Division of Consumer Affairs, the U.S. Department of Commerce, and a half-dozen other industry and government bodies, the meeting will explain the state's consumer laws and agencies and ways to build customer confidence and loyalty. For registration information, call the N.J. Office of Consumer Protection at 648-2485.

Forum hears of closer business-consumers

By GORDON BISHOP

The adversarial relationship between business and the consumer is changing into a more "cooperative spirit," coupled with fewer regulations and greater emphasis on quality control to gain consumer confidence.

That was the consensus yesterday at an open forum on "Business and Government: The Consumer of the '80s," sponsored by the New Jersey Office of Consumer Protection.

It was the second forum held in the nation to bring consumer and business groups together to discuss the role of government in the Marketplace, according to Mrs. Lee Gray, director of consumer affairs for the U.S. Department of Commerce and one of the participants.

The first, such session between business and consumer advocates was held last September in Los Angeles. The third was scheduled last night in Rockville, Md., with a fourth to go on in January in New York City under the auspices of the Better Business Bureau.

Others will be held next year in Pennsylvania and Illinois, Gray announced.

New Jersey Consumer Affairs Director Adam K. Levin told some 75 business managers and consumer representatives that the public's perception of an adversarial position between government protection agencies and the private sector is no longer true.

"We are involved in protecting small businesses from unscrupulous operators who hurt everyone," Levin asserted. "We are here to make sure you get what you pay for."

He reported that in 1979 his office returned to consumers \$6 million in refunds from shoddy merchandise or services. In 1980, the amount reached nearly \$7 million, while this year, the total is expected to be \$9.5 million.

State director sees spirit of cooperation

The Division of Consumer Affairs regulates through 19 review boards 500,000 people in 36 different disciplines ranging from doctors and beauticians to midwives and morticians.

"This is not a class struggle between good versus evil," Levin remarked. He compared New York City, which has 70 regulations, to New Jersey, which has 16 regulations to enforce, and noted "we have a different attitude here" concerning the role of government. He said New Jersey has the most comprehensive network of consumer offices in the nation, processing more than 20,000 written complaints a year. All of the state's 21 counties, with the exception of Sussex, have consumer offices.

* * *

"It took three years and 39 drafts of advertising regulations, representing some four million manhours of work, to educate the business community on their responsibility for the products they sell," Levin explained.

He praised both candidates for governor, Democrat Jim Florio and Republican Tom Kean, for having a "healthy and good idea" of what they want to do in consumer affairs.

"The direction, the thrust, the protection (under Kean or Florio) will stay the same," Levin predicted.

The state, Levin said, takes enforcement action against businesses based on direct consumer complaints.

plaints. There are 22 still to be filed.

In addition to more consumers who are more involved in the marketplace, Adams said.

The most frequent address involves auto business with those who cannot get an address to be done.

Lawrence C. Adams, County Consumer Affairs Director, or more of business and are not out to "tip the consumer off" in the marketplace, we noted. "To make consumers more involved in the marketplace, we're going to look out for,"

He said children, jeans and tapes and records, price and product quality.

Thomas Edel, president of Merchants Association of New Jersey, complained that the state's S30 cent on regulations affects his business.

He also commented that the "pro-business" platitudes,"

Edel admitted his participation in the decision to regulate.

Edel felt the burden on the industry because of a bad name.

By RENAE KASPER
News Tribune staff writer

AST BRUNSWICK - Are there too many regulations in favor of consumers too much bureaucratic red tape for the small businessman to survive?

At an "Open Forum" held at the Ramada Inn here, sponsored for the first time by the Division of Consumer Affairs in the U.S. Department of Commerce and the Federal Trade Commission, representatives of both business and government discussed their views on the consumer of the 80s.

Though opinions differed on whether there should be more or fewer regulations, the experts agreed that consumers here to stay and their problems are responsibility of both private enterprise and government.

This is the first cooperative effort between consumer agencies and major business associations which we hope will encourage further open discussions," said Patricia Royer, executive director of N.J. Office of Consumer Protection. "We are looking for more input from business into consumer laws. We have excellent laws on the books and we want to see that our regulatory agencies have resources to work with business. We have to be adversaries of business can work together.

Consumerism is not dead. A great deal of our time is spent in educating young people who will grow up in the 80s as a more informed and educated public."

Thomas R. Edel, president of the N.J. Small Merchants Association, 85 percent of whose membership is made up of small

and independent retailers, would like to see legislation limited. He complained that there is a lack of communication between the small business associations and regulatory agencies in keeping small business informed. Working with the N.J. Division of Consumer Affairs, he has been instrumental in establishing the Retail Advisory Committee which he feels will alleviate promulgation of regulations by understanding before regulations are established how they will affect both business and the consumer.

"There is such a small percentage of unscrupulous businessmen who will continue to deceive regardless of regulation. Therefore, it is unfair," he said, "for regulations to put the burden for this small representation on the big guys who are honest."

He advocated the expansion of education programs in not only educating the consumer to regulations but for a better flow of information to merchants affected by any new legislation. "The retail busi-

ness is the fastest-growing industry in this state," he said.

Other members of the planning committee included Jay Adelman, president of the N.J. Food Council; Lawrence Cimino, director of the Middlesex County Consumer Affairs; Lee Gray, director of Consumer Affairs for the U.S. Department of Commerce; Edward J. Ledford, executive director of the Better Business Bureau of Central New Jersey; Adam K. Levin, director of the N.J. Division of Consumer Affairs; Kenneth Rathborn, executive director of the N.J. Furniture Association, and Edwin W. Tucker, general manager of the N.J. Press Association.

Other guest speakers who discussed their companies' consumer management programs included Kathy Lapier, director of consumer affairs for Kings Supermarkets; Philip Landzberg, manager of Bograd Brothers Furniture; Leroy Richie, director of the New York Regional Office of the Federal Trade Commission, and David Leff of Eichenbaum, Kantrowitz, Leff and Scheer.

The Star-Ledger, Newark, NJ—October 13, 1981

A seminar for execs

A forum on New Jersey consumer laws affecting small businesses will be held on Oct. 20 in East Brunswick.

The seminar, entitled "Small Business and the Consumer of the 80s," will cover ways to build consumer confidence and loyalty toward small businesses, and is aimed at helping small-business

owners successfully use and understand New Jersey's consumer laws and agencies.

Small-business owners interested in attending the session at the Ramada Inn on Route 18 in East Brunswick should contact the Office of Consumer Protection, 1100 Raymond Blvd., Newark. There is a \$5 registration fee.

1. Seminar - Overall Rating

Excellent Good Fair Poor

Comments: _____

2. Panel Topics

Pertinent Somewhat Relevant Irrelevant

Comments: _____

3. Panel Ratings

Panel I Excellent Good Fair Poor

Panel II Excellent Good Fair Poor

Panel III Excellent Good Fair Poor

Comments: _____

4. Materials Provided

Excellent Good Fair Poor

Comments: _____

5. Suggestions: _____

48 Paid Attendees

9 Evaluation Forms Returned1. Seminar - Overall Rating

<u>2</u>	Excellent	<u>3</u>	Good	<u>2</u>	Fair	<u>0</u>	Poor
<u>2</u>	created their own category called "Very Good" and "89-90"						

Comments:

- (1) Where are the small businesses?
- (2) Late comers were disruptive. Coffee period should be prior to seminar. (It was) More personal discussion at a longer coffee break.
- (3) Noise problem (from next room). Different table set up.
- (4) Too general.

2. Panel Topics

<u>6</u>	Pertinent	<u>3</u>	Somewhat Relevant	<u> </u>	Irrelevant
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Comments:

- (1) Good information; good cross-section; good panelists.
- (2) Too general.
- (3) Need more discussion.

3. Panel Ratings

Panel I	<u>3</u>	Excellent	<u>4</u>	Good	<u>2</u>	Fair	<u> </u>	Po
Panel II	<u>4</u>	Excellent	<u>4</u>	1 (Very) Good	<u>1</u>	Fair	<u> </u>	Po
Panel III	<u>2</u>	Excellent	<u>5</u>	1 (Very) Good	<u>2</u>	Fair	<u> </u>	Po

Comments:

- (1) Panel I speakers ran overtime
- (2) Should have been able to draw on panelists' expertise.

4. Materials Provided

5 Excellent 3 Good 1 Fair Poor

Comments:

- (1) Good to take home, but not used during forum.

5. Suggestions

1. More in the future.
2. Keep it up! More media response!
3. Excellent idea and should be continued.
4. Need visual aids; improve evaluation form; forum should be detailed presentation on the laws; fewer speakers.
5. Describe Justice In the Marketplace more deeply; Room too small.
6. More - more often.
7. Come to the southern part of the State.

1 person who filled in the form rated most areas FAIR and made the most comments.

MONTGOMERY COUNTY, MARYLAND

AIMING AT ONE TARGET: AUTO REPAIR SHOPS

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301/279-1776

Executive Director: Barbara B. Gregg

Jurisdiction: Unincorporated areas of Montgomery County, MD;
population - 584,400

Budget: FY 1982 - \$732,800

Staff: Total positions - 33 (25 full-time; 8 part-time)

Investigators - 13 + 4 interns
Weights and Measures - 3
Administrative and Clerical - 11
Consumer Education - 1
Condominium program - 1

Areas of Responsibility:

Chapter 11 (prohibits deceptive and unconscionable trade
practices)
Motor Vehicle Repair/Registration (includes towing)
Radio, TV, Electrical Repair/Registration
Condominium (disclosure and consumer protection)
Weights and Measures
Solicitor's License
Going-Out-of-Business License

Established: December 1971

Montgomery County, Maryland, a suburb just northwest of Washington, D.C., is home to some of the influential decisionmakers in the nation's capital who strongly support the work of their local consumer agency, the Montgomery County Office of Consumer Affairs (OCA). In existence for ten years, the Office has provided assistance to its consumer constituency through education, mediation, and enforcement, as well as offering leadership on various consumer issues affecting county residents.

Encouraged by the new climate of cooperation, the OCA sponsored its first workshop for business on October 20th. The aim of the meeting was to help the county's small auto repair businesses to improve their consumer relations.

Background

Over the years, the Montgomery County Office of Consumer Affairs (OCA) has held well-attended and widely-praised classes for consumers on car maintenance, communicating with auto repair servicemen, and various technical aspects of car upkeep. As a result, the OCA has gained credibility, expertise, and recognition by both business and consumers, in the field of auto repair. It has long experience in putting on smoothly-run, well-paced meetings and has developed a team approach to planning, with well-defined tasks and duties.

The possibility of developing a similar class for small business owners of auto repair facilities in the county which would deal with business concerns became a reality when the OCA decided to utilize the Department of Commerce Consumer Affairs Guides for Business as a focal point of such a workshop. Thus, in addition to assisting the Department of Commerce in getting out the word about these Guides, the Office was able to meet its own goals of assisting county businesses and of establishing a relationship with auto repair businesses in a cooperative, rather than adversarial, manner.

Planning

Planning began in August, 1981 with an eye to putting on the workshop in October. Past experience had shown that at least 2-months lead time was needed to put on a workshop of this type.

A small committee of Office staff was formed, made up of Executive Director Barbara Gregg working with the Deputy Director, the Public Information Officer, and the Chief of OCA's Auto Unit.

The Committee quickly decided to target the workshop to a particular type of business. The committee decided to work exclusively with auto repair shops since: (1) they are responsible for a high percentage of consumer complaints received by the Office; (2) the Department of Commerce Guides which dealt with warranties and complaint-handling were particularly

Thought was given to opening up sponsorship of the workshop to outside groups, in addition to the OCA and the U.S. Department of Commerce. After some discussion, it was decided not to seek other co-sponsors inasmuch as this was the first endeavor in this area and the OCA preferred to keep the planning within the Office. (A subsequent workshop was successfully co-sponsored with the Automotive Trade Association in January 1982.)

The site chosen was the former all-purpose room of a nearby elementary school which had been renovated, redecorated, and converted for use by the county government. This location had been used satisfactorily for the OCA's consumer auto repair classes for the last three years, and had the advantage of central location, roominess, comfort, and attractive design.

Tuesday, October 20th, was selected as the date to give the Office enough lead time for planning; the evening hours were chosen to avoid interfering with daytime business activities. Since the number of program topics required a fairly long time period, the workshop was scheduled for 7 p.m. to 9:45 p.m. Coffee, tea, and doughnuts were offered as refreshment rather than taking on the chore and expense of providing a meal.

The committee decided to limit seating to 120 people; past experience with similar classes had shown that program presentation, question periods, and seating comfort were best handled when audience size did not exceed this limit.

Program Planning

Because the program was aimed at auto repair shops, the OCA's Auto Unit Chief and his staff were responsible for planning program content. The Unit and its Chief, George Rose, are widely-recognized for their expertise and understanding of problems encountered by small businesses in the auto repair area. However, it was felt that outside views on program content should also be solicited; contacts were made with the local Automotive Trade Association, representing new car dealers, and the Service Station Association, as well as individual garage owners, car dealers, and service station operators. In addition, the Executive Director and the Auto Unit Chief met with the presidents of the local Chambers of Commerce to elicit their views on program content and to seek their support for the workshop.

relevant to shops that wanted to learn how to become emission repair stations, what equipment they would need, etc.);

2. The AAA Approved Auto Repair Facility Program (this offers a complaint-handling component, which many attendees deal with);
3. State and county auto repair laws (to ensure that all attending were familiar with the provisions, and with the consumer protections offered by each);
4. Communicating with customers (the hows of avoiding complaints and of handling them properly when they do occur);
5. Warranties; and
6. Cooperation between auto repair shops and the Office of Consumer Affairs.

Topics which were considered but rejected included a segment on weights and measures and another about how the Office handles requests for information about merchant complaint records. The former topic was rejected because it was felt it would not be relevant to all the participants, but only to the gas station owners and employees; the latter was discussed because a discussion of disclosure procedures might generate negative comments that would detract from the overall effectiveness and acceptance of the program. The program was set after a discussion with the agency's Executive Director. (See page 85 for final agenda.)

The Meeting

Two speakers who had previously given talks at the OCA classes for consumers and who had impressive auto repair-related backgrounds were invited to appear at the business workshop. One was from AAA, which sponsors an auto repair facility evaluation program and deals with consumers' complaints about those facilities; the other was manager of the General Motors Training Center. Both were asked to speak on communicating with consumers. Because of the rapidly-changing picture in the area of auto repair, caused by the Federal Clean Air Act, OCA decided to devote a portion of the program to discussing the impact of these changes on the local auto repair business. The Maryland State agency charged with implementing the new Federal regulations was invited to send a speaker on the subject. The speaker was unfamiliar with the kind of information needed by auto repair shop operators, and he gave a detailed presentation on the overall State program rather than concentrating on the areas most relevant to those participating in the workshop. (This problem was corrected at the subsequent workshop, after the OCA offered the speaker more detailed suggestions on topics to be covered.)

Committee planned on a change of pace by using an audio visual in addition to the speakers. Many sources were checked for films--other consumer offices, business organizations, communications firms, film bibliographies. Finally a film on customer service (titled "Customer Service is Everybody's Business") was located. In previewing the film, the committee was disappointed with the presentation but decided to use it anyway because some of its major points were relevant to the program. However, during the program it was evident that the film was not effective for this particular audience; it was not used at future programs.

Tying together the entire program were three segments conducted by George Rose, Chief of OCA's Auto Unit. Topics which he covered included: (1) pertinent county and State auto repair laws with which attendees must comply; (2) express and implied warranties; and (3) functions of the Office of Consumer Affairs and how it works with both business and consumers. In these presentations, Mr. Rose used the two Consumer Affairs Guides for Business which deal with complaint handling and warranties. On the latter subject, he answered questions from the floor. Both guides were distributed to all participants.

Additional handouts included: a model auto repair invoice; signs about estimates which conform to county law and can be posted in auto repair shops; a liter/gallon conversion chart; and several publications from the National Institute of Automotive Service Excellence (NIASE) and the American Automobile Association. The NIASE publications were "Bulletin of Information on NIASE Tests," "A Message to Car Owners," and "NIASE Signs." The AAA brochure was entitled "A Report on an Important New Service: Criteria for the Approved Auto Repair Facility Program."

After the workshop, a AAA film ("Auto Repair: The Costly Ride") was shown for anyone who wished to remain. The film illustrates effective communication between customer and auto repairman and the OCA uses it for consumer auto classes.

Budget and Funding

Because the audience was a known quantity, postage and printing costs for announcements were held to a minimum. Other costs included the printing of handouts--estimate signs for repair shops; samples of invoices; and liter/gallon charts. The Office also paid for doughnuts and coffee since a break was a necessity after a long business day.

The Committee decided against charging a registration fee, since most of those attending would be auto repair licensees of the Office and it was hoped that the workshop would be viewed as a benefit of their licensing fee.

approximately 120 hours. In addition to review time by the Executive Director and the Deputy Director, the Public Information Officer and three staff members of the Auto Unit worked on putting on the class.

The efficiency of the Office in producing the class can be attributed to two factors: (1) the familiarity of the OCA with the subject matter to be covered; and (2) its past experience in offering similar classes for consumers which eliminated many of the first-time problems that ordinarily develop.

Outreach

Reaching the office's 536 auto repair licensees was not a difficult task. Four weeks before the workshop, a direct mail invitation was sent out (see page 87). The class of 120 was filled within 3 days; the overflow registration of an additional 120 was put on a waiting list for the next workshop which was tentatively planned for January 1982. The quick response to the workshop obviated the need for extensive advertising, although the Office did request and receive support and publicity from local business groups and associations.

The following media plan would have been utilized if the class had not filled up so quickly;

1. Issue press release to business and trade association publications (sent in time to meet deadlines);
2. Issue press release to media:
 - a. Mail to newspapers, attention of business and consumer reporter;
 - b. Call radio stations that have local newsroom (i.e., those that do not only use network summaries) or interview shows. Try to interest them in an in-depth story or interview with someone connected with the program;
 - c. Send to TV approximately one week prior to the event. Follow-up with a phone call stressing what is "visual" and of interest;
 - d. Send to wire services/local news desk;
3. Personally call business and consumer reporters to tell of the event and invite to attend;
4. Send public service announcements to radio and TV;
5. Write to producers of radio and TV shows that have appropriate format, and follow up with phone call stressing why program on this topic will be of interest to their audiences.

two additional workshops that were scheduled to take place in January 1982.

Evaluation

The evaluation form (page 88) was the same as that used for OCA's consumer class, but was slightly modified for this particular session.

Only 10 forms were returned. This was probably due to the length of the class (by the time it was over, participants were anxious to get home), and the fact that completion of it was not stressed. However, all 10 returned were positive, indicated that the course, speakers, materials, and handouts were helpful, and included the following comments: "Everything was great. Keep up the good work," "(the workshop) should be repeated (for) those who were not here," "Very informative, enjoyed course format," and "I enjoyed the whole program." One respondent commented that he liked the complaint-handling portion best.

Conclusion

Response to the workshop was highly positive. In the days following the class, consumer affairs automotive personnel received many favorable comments from those who attended; several repair shops which had sent employees called to register other personnel for future classes.

One intangible benefit of the workshop was the rapport that developed between the businesses and the staff of the Auto Unit. Both groups were able to meet in an informal setting on a non-adversarial basis which did much to tear down barriers and open lines of communication.

As a result of the success of this first workshop, the Montgomery County OCA held two follow-up sessions in January 1982. One, co-sponsored with the Automotive Trade Association, was specifically aimed at new car dealers and their employees and covered sales as well as repair-related problems. In this session, dealers from the adjoining county were invited to attend. The second class was held for independent garages and service stations and was similar to the class discussed in this chapter.

Montgomery County Office of Consumer Affairs
611 Rockville Pike
Rockville, MD 20852
301-279-1776

and

The U.S. Department of Commerce

October 20, 1981

INTRODUCTION

7:10 p.m.

Automotive Emission Inspections in Maryland

7:20 p.m.

Guest Speaker: Jim Hourihane, Program Manager
Maryland Motor Vehicle Administration

State and County Auto Repair Laws

7:40 p.m.

- A. Signs
- B. Estimates
- C. Return of Old Parts
- D. Invoices

AAA Approved Auto Repair Facility Program

8:00 p.m.

Guest Speaker: Charlie Johnson, Automotive Service Specialist
American Automobile Association

BREAK

8:20 p.m.

Communicating With Your Customer

8:30 p.m.

FILM: "Customer Service is Everybody's Business"

Guest Speaker: Ben Wescott, Manager
General Motors Training Center

Warranties

9:10 p.m.

- A. Express
- B. Implied

How The Office of Consumer Affairs Can Help The Repair Shop
Resolve Consumer Problems

9:30 p.m.

- A. Mediation
- B. Arbitration
- C. Advice
- D. Consumer Information

FILM: "Auto Repair: The Costly Ride"

September 22, 1981

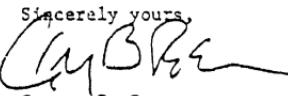
Dear Sir:

You are cordially invited to attend a special, free workshop for automobile repair shop owners, managers and employees given by the Montgomery County Office of Consumer Affairs. The workshop is the first of its kind in the Washington area and is supported and co-sponsored by the U. S. Department of Commerce. It will cover the topics of express and implied warranties and the requirements of both County and State auto repair laws, and will include information on the forthcoming emission inspection program in Maryland.

The workshop will be presented by the automotive staff of the Office of Consumer Affairs, and you will have an opportunity to meet with them and find out about ways automotive complaints can be prevented, thereby resulting in fewer headaches for both the shop and the consumer. We'll also discuss ways in which OCA can help you resolve disputes with consumers without the expense and inconvenience of going to court.

Free sample repair invoices and free estimate signs that comply with both State and County law will be available for each participant.

The workshop will be held on October 20, 1981 at 7:00 p.m. in Rockville, and refreshments will be served. For further information and/or to register call Norma Beaubien at 279-1776. We hope you'll be able to join us.

Sincerely yours,

George B. Rose
Chief, Auto Unit

GBR/nch

1. Was the course as helpful as you had hoped it would be? If not, in what way were you disappointed?

2. Were the speakers helpful?

3. Were the materials and handouts helpful?

4. Were the movies helpful?

5. Was there anything you particularly liked, or did not like, about the course?

6. Is there any additional information you would like to see offered in future classes?

ADDITIONAL COMMENTS: